



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

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

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



## Table of contents

<b>Preface</b> .....	<b>5</b>
<b>Section 1. Setting the context</b> .....	<b>7</b>
Youth in Bulgaria .....	7
Institutional context .....	8
1. National Labour Market.....	8
2. Active and Passive Labour Market Policies .....	10
3. Family policies.....	14
4. Autonomy policies .....	16
5. Educational system .....	17
<b>Section 2. Methodology</b> .....	<b>21</b>
1. Introduction .....	21
2. National sampling strategy and overview of the Bulgarian sample .....	21
3. Interviews' implementation process .....	23
4. Analytic procedure .....	26
<b>Section 3: Results</b> .....	<b>28</b>
Part a) Educational and work trajectories.....	28
1. Interviewees' educational and work trajectories .....	28
2. Meanings of work .....	36
3. Meanings of precarity.....	38
4. Coping with job insecurity .....	40
Part b) Autonomy.....	42
Introduction.....	42
1. Housing autonomy .....	42
2. Economic autonomy.....	45
3. Psychological autonomy .....	48
4. Protective factors and risks .....	49
5. Coping strategies .....	50
6. Autonomy and social exclusion.....	54
7. Autonomy and state policies .....	55
8. Policy suggestions .....	60
Part c) Well-being and health .....	64
Introduction.....	64
1. Self-perception of well-being and health status .....	65
2. Meaning of well-being and health as a result of unemployment or precarious employment .....	69
3. Risk factors.....	70
4. Coping strategies for well-being and health.....	78
Part d) Socio-economic consequences .....	82
1. Economic consequences of unemployment, precarious and temporary employment or labour market exclusion.....	82
1.1. Material deprivation.....	82
1.2. Budget management and short term financial planning .....	86
1.3. Long term financial planning (retirement plans, pension schemes and savings) .....	88
2. Social consequences of unemployment, precarious and temporary employment or labour market exclusion .....	90
2.1. Personal and family life .....	90
2.2. Social life and friendships .....	92
3. Coping strategies and policies perception.....	93
3.1. Micro/individual coping strategies .....	93
3.2. Meso-coping strategies .....	97
3.3. Macro-coping strategies.....	100
Part e) Social exclusion .....	102



1. The concept of social exclusion .....	102
2. Methodology: National sample and procedure.....	103
3. Results.....	104
3.1 Participants at high risk of social exclusion.....	104
3.2 Participants at increased risk of social exclusion.....	111
3.3 Participants at low risk of social exclusion .....	117
Conclusion .....	121
Part f) Policy Implications .....	122
Conclusions.....	126
References.....	128
ANNEX 1 Statistical data .....	132
ANNEX 2 National sampling scheme (on a sample of 43 cases) .....	136



## Preface

The aim of this Working Paper is to present results from the analysis of interviews carried out under Except Project in Bulgaria. The focus of the qualitative survey was on the experiences of young people who are vulnerable to social exclusion. The interview guide included an examination of youth perception of their well-being and health, autonomy (psychological, economic and housing autonomy), short-term and long-term economic consequences of unemployment.

The Working Paper is divided in three main sections. The first section presents the main features of the Bulgarian labour market and the institutional context in the country that affect the young people's life. More precisely, we describe the labor incomes and some main characteristics of employment in Bulgaria. In this section description of active and passive labour market in the country is also included with an emphasis on their influences on the living conditions of young Bulgarians. In addition we discuss the level of development of family and autonomy policies as well as the education system in Bulgaria as significant factors affecting youth situation. The statements and the statistical data in this part of the text are based mainly on EXCEPT working paper WP2\_T2.3 "National report on effects of youth inclusion policies: Bulgaria" (Jeliaskova et al 2017).

In the second part the methodology of the study is presented. Here we describe the sampling strategy and give details about the challenges faced during the process of data collection.

The third chapter is much larger than the first two because here we present the results from the overall research process. It is divided into five parts. In Part (a) based on thematic analysis we present the working and educational trajectories of the interviewees.

Part (b) includes the perceptions of the young people about their autonomy. The analysis focuses on housing, economic and psychological autonomy and on the strategies that young people use in order to improve their situation in regard to economic dependence and leaving parental home. The interviews reveal that many of the interviewees are economically dependent upon their parents and postpone creation of own family.

Part (c) is about the interviewees' self-perception of health and well-being in general and as a result of unemployment. In this part we discuss the micro, meso and macro risk factors affecting the young people's life. The results show that the unemployment is related with low self-esteem, depression and restriction of social contacts. The efforts of the participants to cope with worsened well-being and health are also presented here.

The focus of Part (d) is on the way interviewees understand their economic and social situation as a result of unemployment, precarious and temporary employment. Giving voice to the young people we identified the main aspects of labour market exclusion



from subjective point of view. The narratives revealed material deprivation and poverty, lack of access to quality health services and education, lack of strategy for the future. All these aspects create a vicious circle - low positions in one aspect lead to similarly low positioning in others.

Based on analysis of previous three parts in Part (e) we try to highlight the interrelations between labour market exclusion and other dimensions - work and education trajectories, autonomy, wellbeing and socioeconomic consequences. We classified the 43 Bulgarian interviews into three categories – participants at high risk; at increased risk and at low risk of social exclusion.

The last Part (f) includes the young people's opinion about the state support and their suggestions for improving the situation. The narratives of interviewed young Bulgarians reveal a number of difficulties faced by the youths. At the end of the report, we propose some recommendations for policy implementations that could improve the economic and social situation of vulnerable young people in Bulgaria.



## Section 1. Setting the context

### Youth in Bulgaria

According to the Population Census of 2011 (National statistical institute 2011), 1.357.480 young people aged 15-29 lived in Bulgaria, constituting the 18,4% of the total population (7.364.570).

As stated in the National report (Jeliaskova et al. 2017: 11-12) on effects of youth inclusion policies: Bulgaria, the youth unemployment rates have always been among the highest for the different age groups and much higher (approximately 1.5 times) than the average for the country, even during the periods with low overall unemployment. The latest annual data shows that the youth unemployment rate (15-29) was 14.4% compared to 9.2% for the country as a whole. While during the last 15 years there is a positive trend and unemployment rates for all age groups have been decreasing (compared to 2000, the overall unemployment rate was by 7.0 p.p. lower in 2015), the youth unemployment remains particularly high but has been decreasing at a faster pace (11.1 p.p. reduction over the last 15 years).

The share of youth neither in education or training, nor in employment (the so-called “NEETs”) was 22.2% in 2015. Similar to youth unemployment rates, the share of NEETs has been decreasing over the period of the last 15 years. Compared to 2000, the decrease is 6.5 p.p. (6.7 p.p. for males and 6.3 p.p. for females). Contrary to youth unemployment, the share of NEET females is significantly higher than the share of NEET males (the annual average difference is almost 5 p.p. for the period).

In addition, the following sustainable trends need to be mentioned:

- Within the group of youth, there are no striking gender differences regarding unemployment risk, but in principle since 2000 female youth unemployment rates have been slightly lower than those for males;
- Unemployment rates for the youngest (15-24) are much higher compared to the situation of youth in the 25-29 age bracket;
- Long-term unemployment rates (15-29) change following the dynamics of the overall youth unemployment rates and the long-term unemployment ratio was approximately 50% for the whole period from 2000 to 2015, i.e. long-term unemployment represented one half of the total number of unemployment youth;
- There are sharp territorial differences as the youth unemployment rates are higher in the less economically developed regions;

Economically inactive NEETs represent the largest share (approximately 70%) of the total number of youth who do not study and work. However, important change occurred during the 2000-2015 period – the share of youth who are inactive but want to work dropped by 13 p.p. (from 66% to 54%) and this was due to the increase of the share of inactive who do not want to work (from 34% to 46%). This change was observed for both sexes.



## Institutional context

### 1. National Labour Market

Over the last 25 years, Bulgaria experiences serious difficulties with respect to the adaptation of labour market policies to the processes in the economy and society.

The restructuring of the economy in the 90s of the 20th century is associated with intense ejection of the workforce outside the labour market - a strong downsize in the number of employees, a growing rate of general and registered unemployment, increasing migration, a high share of the grey economy and high and growing regional disparities. A series of surveys indicate unemployment as a major problem in society, and alarming data on the level of youth unemployment characterized the entire decade of 90ies (UNDP 1998: 41). This trend continued in waves in the new century as well.

The capacity of the labour market for the whole period is shrinking – simultaneously reducing the size of the economically active population and the number of jobs, i.e. the employed. Thus, the sources of the labour market stagnation are both in the labour supply and in the labour demand. The labour market dynamics reveals that the national economy cannot ensure adequate usage of the even continuously shrinking employment potential of the economically active population. The reason is that the economy is not functioning at the level of its potential.

A major role in the reduction of the number of jobs played a number of factors including downturns (that occurred long before the crisis of 2008); the deregulation and deindustrialization trends (closure of some industries); the relatively low level of investments, and the elimination of hidden unemployment, characteristic of the previous period of industrialization. The dynamics of vacancies was strongly influenced as well by the pension policy in particular – the increase in the retirement age. The delayed retirement increase the duration of the working life of the employees and delay the release of jobs for new generations entering the labour market.

Due to these changes the capacity of the labour market to absorb the proposed workforce proved relatively low (during most of the period, the unemployment rate was relatively high), although there was a significant reduction in labour demand due to the emigration and the demographic trends, both producing declining number of new generations).

Basic characteristics of the current Bulgarian labour market are (detailed statistical data can be seen in Annex 1):

#### **a) Labor incomes: minimum and average wage**

In Bulgaria, there is a statutory minimum wage which amount is determined by the Council of Ministers on the basis of consultations with nationally representative organizations of social partners.

Levels of wages are low not just relatively (the lowest in the EU), but also absolutely - which can be seen in the ratio between the average salary (and even more - low pay)



and the cost of living (much of salaries are below the cost of living). Tracing, the relationship between labor income and labour productivity, one finds that there is a huge lag in the dynamics of labor income from the dynamics of labor productivity in Bulgaria throughout the whole previous period of 25 years. According to experts evaluations, the period 1998–2009 was characterized by parallel growth both in real salaries and actual GDP, “thus the formed in 1997 just over 2 times lag in the average real wage behind the actual GDP per capita is maintained” (Ninov 2011: 3). In particular, Bulgaria has about 45% of the average labor productivity in the EU, but the level of the minimum wage is around 20% of the average minimum wage in the Member States and the average remuneration is about 10% of the average for the Member States (Jeliaskova 2011: 37-39). The earnings levels explain the existence of the so-called “working poor”, i.e. people who have jobs but due to the low remuneration live in poverty. That is why the labour market inclusion (participation in employment) does not guarantee youth social inclusion and this more or less determines their behavior – their main reaction to this context is to move to grey economy<sup>1</sup> or emigrate in looking for higher incomes. As Eurofound (2014) reported youth, due to their occupational and social status, are more likely to enter non-formal employment relations upon the request of their employers.

The deregulation of the labor market, in a pronounced non-compliance with the European practices, transformed the whole period of transition, in particular and especially its first half, into a collapse of the established social and economic rights, or as A. Sen (Sen 2003) says—into a collapse of entitlements. The trap of low income leads to the reluctance of large groups of people to be involved in this labor market: some of them emigrate, others undertake their own business, which often does not increase income but increases the freedom of decision making, third dive in the shadow economy and fourth are the so-called discouraged.

**b) Specific sectoral structure of employment.** The main sectors that accumulate about 70% of employment are sectors with low levels of labor productivity (like trade and repair of motor vehicles, hotels and restaurants; agriculture forestry and fishing, etc). Attractive sectors with high added value such as IT-sector, financing and insurance together form only 5-6% of the total employment. Thus the sectoral structure of the economy generates low effective employment.

**c) Regional structure of employment with growing regional disparities.** The regional differences in the labor market are drastic for the scale of the country, which is the result of two mutually linked factors - weak or non existent economic activity and depopulation of small towns and villages. The regional disparities, the concentration of the economic activity in several areas is one of the most serious problems of the country's development in its various aspects - economic, social, demographic. Taking into account the regional disparities (see tables 1-5 in Annex 1), our sampling was focused on two out of six NUTS 2 regions in Bulgaria, namely the Northwestern and Southwestern region. More specifically, we choose respectively Montana district and

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<sup>1</sup> According to F. Scheider (Schneider 2015), with 30.6% Bulgaria has the highest level of grey economy in comparison to 31 European countries.



Sofia (capital) district. Montana and Sofia are very different in terms of the labor market. In Montana district labor market situation is characterized by low employment and high unemployment rates, relatively low wages, and stagnating entrepreneurship activity. In 2015, the employment rate (15-64) was 56% which is by 7 p.p. below the national average (63%). The unemployment rate was 12.1 % - significantly higher than the average for the country (9.2%). The average wage (in 2014) was 75% of the national average, but in 2005 this ratio was 85%. This is to show that during the last decade the average earnings in the region were lagging behind the average.

**d) The organizational scale of business and structure of employment, concentrated in micro and small enterprises.** Unlike Western economies where employment is generated mostly by small and medium enterprises, in Bulgaria the situation is somewhat different. Business statistics shows that the major share of employment is held by micro-enterprises, where the average number of employees is 2 people; followed by small enterprises, whose average number of employees is about 20 people. Thus the micro and small enterprises hold over 50% of employment. Large enterprises that generate secure and stable employment average to about 2.5 enterprises per municipality. Given the business concentration, the majority of municipalities lack not only big enterprises to support regional development and employment, but even medium enterprises.

**e) Qualification differences of employment and unemployment.** The picture is neither surprising, nor is unknown. Employment rates of specialists with higher education are at levels of about 80% especially in periods of economic recovery and on the reverse - the unemployment rate is moving at a rate of about 3%, which fits into a natural rate of unemployment associated with the natural movement of labor force and frictional problems. In the category of employees with secondary vocational education the level of employment and unemployment is around the average for the total economy. In the category with primary education the level of employment is about 20-25%; the employment rate for persons with below primary education level the employment is about 10% and is generated mainly by programs for subsidized employment. At the same time due to the limited opportunity for adequate professional development of specialists with higher education, many of them are employed at jobs requiring a low level of education.

**f) Age structure of employment.** It seems that the employment rates closely follow the life cycle phases and for objective and subjective reasons, the lower the levels of employment, respectively the higher the levels of unemployment both of the youth age groups and the groups of "older workers", near retirement age.

## 2. Active and Passive Labour Market Policies

As described in the National report: Bulgaria (Jeliazkova et al. 2017: 15-16), during the 90ies, policies in Bulgaria responded mainly in passive measures, trying to achieve low benefit levels and adapting the regulatory framework so as to reduce the flow of registered unemployed. Social policies consisted of palliative and reactive measures, and despite the recognition of unemployment as the main problem of society, the



expenditure for the administrative support of the Employment Agency and for serving job seekers was strongly understated. In 2000, the relative shares of the expenditure for employment services and administrative support of the system in relation to the country's GDP was 0.09% (for comparison: Austria - 0.14%; Belgium - 0.14%; Canada - 0.17%; Denmark - 0.12%; France - 0.18%; Germany - 0.23%; Netherlands - 0.26%; UK - 0.13%; Sweden - 0.23% at much lower unemployment rates).

After 2000, in connection with the EU integration process, there are attempts for a shift to active measures in labour market policies based on various programmes and interventions aimed at different target groups. A series of documents try to identify problems and to propose measures for their solution through resource mobilization: Human Resource Development Strategy (2000-2006); National Economic Development Plan - for 2000-2006; Government Program "People are the Wealth of Bulgaria" (2001.); Employment Promotion Act (2002; 2003); The Joint Assessment Paper of Employment Priorities of the Republic of Bulgaria (2002); "A New Strategy for Social Policy" (2002); Employment Strategy (2004-2010; 2008-2015); National Action Plan for Employment (annually); National Reform Programme (2007-2009, updated every year) and so forth.

All of them envisage development of active social policy (which affects the causes rather than the consequences), a differentiated approach to various social groups and opportunities for each of them to resolve problems in compliance with the requirement for optimizing social spending efficiency. In 2002 and 2003, a number of programs were launched such as "From Social Benefits to Employment", "Improving Employability and Fostering Entrepreneurship of Young People", "Assistance for Retirement", "Labour Market Initiatives", "Employment of People with Disabilities Programme", "Employment of Teachers in the Education of Children with Disabilities Programme", etc. In that period, active labour market policy was primarily funded by the state budget. However, it was recognized that despite the alignment of policy contents and labour legislation in conformity with the European and international requirements, the problems in the labour market were not solved, and coverage of the unemployed by the active labour policies remained low.

The Employment Strategy (2004-2010) drafted in 2003, identified youth unemployment as a major problem and posed the need to prevent and reduce youth unemployment (incl. providing an opportunity for a new start within six months for unemployed youth with a deadline in 2007) primarily by development of "active labour market policy aimed at the full social and economic integration of vulnerable groups on the labour market."

In Bulgaria, a number of programs, projects and schemes started to operate with time that tried to solve the problems associated with unemployment of various target groups. Many of the active interventions in the Eurostat (2015) classification are available since 2002. After 2010, the proportion of measures intended for young unemployed increased. In 2013 the implementation of the European Youth Guarantee began in Bulgaria and in 2014 special measures supporting young people were launched under the Youth Employment Initiative. In this sense it could be claimed that



unemployed young people gradually became one of the main target groups of the undertaken political impacts.

However, data shows that since 2008, the coverage of active labour market policies in Bulgaria has been declining. From more than 252 thousand entrants per year, for the last decade the number of new entrants fell to less than 100 thousand, i.e. more than two times. The sharpest decrease is observed with regard to training measures, where the number of entrants fell more than 4 times. The number of entrants in direct job creation measures, which in principle have the largest share in active labour market measures in Bulgaria (almost 80% of the total funding in 2013), has decreased from more than 140 thousand to 70 thousand, i.e. two times.

The main reasons for this sharp decrease are the series of political decisions taken after 2008 toward reducing the funding from national budget to active labour market policies with a view to compensating the cuts through the European Social Fund (ESF) funding. Data shows that expenditure on ALMP from the national budget has decreased approximately 3.8 times for a decade (2005-2014) – from BGN 135 mln. in 2005 to BGN 36 mln. in 2014. However, the funding from the ESF was unable to compensate the cuts until 2013 and ALMP policies remained underfinanced for long periods of time, even during the economic crisis (2010-2012).

The budget cuts were accompanied by staff cuts in the National Employment Agency. In 2004 according to National statistics data, the total number of employees including labour mediators was 3 141. Ten years later, they are only 2 397, i.e. by more than 30 percent lower despite the growing number of registered unemployed. These political decisions weakened the capacity of public employment services to counteract the negative effects of the crisis on Bulgarian labour market and to adapt its structure and portfolio of services to changing economic and social circumstances. As a result, the overall efficiency of public employment services has been decreased.

The active labour market policy in Bulgaria has been criticized by the European Commission and the Council in the context of the review of progress regarding the EU Europe 2020 Strategy. Since 2012, the need for reform of the public employment services and active employment policies has been highlighted in the context of the problems facing by the labour market. For example, in its report on macroeconomic imbalances of 2016, the authorities of the European Commission indicate that active labour market policies in Bulgaria are not sufficiently prioritized and focused, especially with regard to the most vulnerable groups in the labour market, including young people. Among the problems are highlighted the poor programs' and measures' design, the lack of adequate funding, strong dependence on the European Social Fund, insufficient scope of services, etc. (European Commission 2016: 38-39).

These trends are accompanied by weak income protection of the unemployed. Currently, in order to receive cash unemployment benefits, individuals should have at least 9 months of insurance against the unemployment risk during the last 15 months. In addition, they should be registered as unemployed with the public employment



offices and should not perform work for which they are subject to compulsory social security.

These eligibility conditions suggest that the most of the young people, especially those upon leaving the educational system, are excluded from the unemployment protection system due to lack of sufficient contributory service (at least 9 out the last 15 months). Young unemployed can register themselves with the public employment offices where they can receive information about the available vacancies.

As a result of the rules introduced, less than one-third of the registered unemployed have a right to unemployment benefits. The share of youth unemployment benefit recipients is even smaller. Data shows that youth represent approximately 20% to 23% of the total number of people insured against unemployment but their share in total number of unemployment benefit recipients is much lower – it varies between 9.5% and 16.3% during the period 2004-2014 (National Social Security Institute 2015: 197 and authors` calculation).

The unemployment protection system in Bulgaria has a limited coverage and low adequacy. The European Commission's services underline that "The unemployment benefits coverage is particularly low, hindering the effectiveness of activation measures" (European Commission 2016: 32). In addition, it is noted that only 24% of short-term unemployed receive benefits compared to 37% EU average.

The low amount of the unemployment benefit is a result mainly due to the fact that many employees receive low salaries, i.e. are "working poor". Low salaries increase the probability of falling into the so-called "unemployment trap"<sup>2</sup> as a situation where unemployed prefer to keep their social benefits instead to get into employment and to start working. In that regard, data shows that in Bulgaria the unemployment trap is among the highest in the EU. For instance, in 2013 it is 81.6% compared to 76.4% for the EU. This is not due to high unemployment benefits but to low earnings – a fact proved by the very high at-risk-of-poverty rate for unemployed<sup>3</sup>. In 2014, each second unemployed lived below the poverty threshold – a situation indicating not only the inadequacy of the unemployment benefits but the limited access to them.

In 2013, 52% of all youth participants enter out-of-work income maintenance and support compared to 21% in 2004. In its turn, the share of participants in active labour market measures fell from 79% in 2004 to 41% in 2013. The reduction was partly compensated by the increased contribution of active labour market services but in general the support to young people to get a job or return to employment remained weak.

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<sup>2</sup> The unemployment trap measures the percentage of gross earnings which is taxed away through higher tax and social security contributions and the withdrawal of unemployment, and other, benefits when an unemployed person returns to employment. It is calculated for single persons without children earning 67% of the average wage when in work, as follows: Unemployment Trap (%) =  $100 \cdot (1 - ((\text{Net employment income}) - (\text{Net unemployment income})) / \text{Gross employment incomes})$ . For details, see: [http://ec.europa.eu/eurostat/cache/metadata/en/earn\\_net\\_esms.htm](http://ec.europa.eu/eurostat/cache/metadata/en/earn_net_esms.htm).

<sup>3</sup> Eurostat, At-risk-of poverty rate by most frequent activity status, % [tessi124], available at: <http://ec.europa.eu/eurostat>



The direct consequences of these trends with regard to support to jobless youth could be summarized as follows:

- (1) Insufficient coverage of public employment services towards jobless youth.
- (2) Incapacity of public employment services to reach all sub-groups within the group of jobless youth, especially economically inactive and long-term unemployed;
- (3) Incapacity of public employment services to offer youth ALMP participants personalized services;
- (4) Underfinancing of public employment services creates sort of competition between ALMP beneficiaries (youth, long-term unemployed, low skilled, etc.) – should the support to youth is intensified, this will lead to lower support to other groups in need;
- (5) There are many measures under the main policy axes: training, employment provision and employer incentives. A large part of these measures are fragmented, i.e. include one and the same or similar activity, but are distributed according to: (1) a project principle, or on the basis of the source of financing (state budget or EU funding); (2) the entity implementing the measure (public or private organizations, NGOs, etc.); (3) the target group; (4) the principle of budget annuality. This impedes the conduction of comprehensive assessments of the existing public policies.
- (6) Additional difficulties arise with regard to existing information and data, and conducted impact assessments: the information on what happens when the young people after leaving the interventions is scarce or not available.
- (7) Meanwhile, the attention towards the youth unemployment in the country grows bigger. Bulgaria is trying to follow and participate in the European initiatives aimed at reducing youth unemployment. But these political intentions remain within the limited framework of the active labour market measures while the ALMP have to compensate for both: dysfunctions of the education system and non-existence of working places.

### **3. Family policies**

There are numerous studies proving the importance of the early years for later development. A study in the UK found that, by the age of three years, children from disadvantaged backgrounds were already educationally up to a year behind children from more privileged homes (Washbrook & Waldfogel 2010).

Data for Bulgaria shows that the impact of family policies in the country is exceptionally low, and in some cases it is not and positive. Family policies, not only do not substantially affect income inequality (as a whole and for childcare), but slightly offset the negative difference between disposable income and the amount of the cost of living. Moreover, some policies are oriented towards cost containment support to



families with children. In 2002, a radical reform of the family benefits system was introduced. The most important change was that some of the family benefits, previously granted regardless of the family income, were made subject to mean-testing. This political decision has transformed the universalistic nature of the family benefits system and has channeled the public support towards the families with the lowest incomes.

Additionally, since the introduction of the reform, the adequacy of the family benefits (both in terms of their coverage and amounts) has been weakened. For example, the ratio of the income threshold used for the mean-testing and the average monetary income per household member has been decreasing since the start year of the reform – in 2003 the income threshold constituted 145% of the average monetary income per household member and in 2014 this ratio was approximately 89%.

The result is that the number of children receiving mean-tested family benefits has been decreasing since the beginning of the reform. Data shows that in 2005 more than 911 thousand children received monthly family benefits but in 2014 the number of benefit recipients was approximately 778 thousand. The difference (more than 133 thousand children) is too big to be explained only with the decreasing fertility rates and demographic changes.

In addition to that fact, the amount of the monthly child benefits for long time periods had not followed the changes in the cost of living. Despite the fact that the family benefit amounts should be determined annually by the Budget Law, their amounts remained unchanged for the period 2009-2015 with only one exception – in 2014 the amount of the benefit for the second child was increased from BGN 35 to BGN 50.

The direct consequence of this policy course is that fewer children receive support from the state and the incomes of family benefits recipients lag behind the dynamics of prices and the average income for the total population.

The inadequacy of family benefits result in higher child poverty rates and increases the vulnerability of families with children. In 2013 the child poverty was 31.7% by approximately 10 p.p. higher than the average for the country and by 6 p.p. higher compared to 2005.

The risk of poverty is the highest for single parents and families with many children. Almost 43% of single parents and their children and 80% of families with three children or more lived below the poverty line in 2013, respectively by 12 and 14 p.p. higher compared to 2005.

The family benefit system put at a disadvantageous position not only the most risky households. The most typical families – families composed of two parents and one child are also vulnerable. For the period 2005-2013 the risk of poverty for them rose by more than 5 p.p. – from 11% to 16%.

There is also the so-called "family taxation" where the annual tax on parents is reduced by BGN 420 lev for the first child, BGN 840 for two children and BGN 1260 with three or more children. Also tax relief for young families existed – the annual taxable deductible in the year incurred interest payments on a mortgage to buy a home.



From January 1, 2008 however the country introduced a flat tax at a rate of 10% without untaxed minimum income and the tax relief for families with children were abolished. From January 1, 2015 the tax relief for families with children was recovered. Annual taxable income should be reduced by BGN 200 for a child; with BGN 400 – for two children and with BGN 600 - with three children. It also introduces tax relief for a disabled child - the annual tax base is reduced by BGN 2000 for each child.

In 2014 was introduced the so-called "tax relief for incomes exceeding minimum wage". Tax relief in the amount of tax payable to persons who: (1) during the year have gained only employment income; (2) the amount of such income does not exceed 12 monthly minimum wages (no additional monthly salary gained seniority and experience for the year). The tax relief was abolished in 2015.

Following this contradictory developments, from the end of 2015 a new process to consider adequate family policy in the country started (including the Bulgarian National Network for Children in partnership with different institutions and organization).

#### 4. Autonomy policies

In Bulgaria public policies to support the autonomy of young people are very low developed. Therefore we will focus on the state support of the most vulnerable groups and those at high risk of social exclusion.

Undoubtedly the most important feature of the socio-economic situation of Bulgaria are high and sustain levels of poverty, including child poverty. Eurostat data for 2012 (EC 2014: 9) indicates that as far as poverty is concerned, Bulgaria is at the extreme and at a large distance from the EU average. Forty-nine point three percent (49,3%) is the share of population at-risk-of poverty or social exclusion (AROPE)<sup>4</sup>. Moreover, the level of absolute poverty (material deprivation) significantly exceeds the level of relative poverty, which means that a large number (share) of people, incl. young people and children, are living in conditions of profound material deprivation. Material deprivation damages irreparably the health and lives of people, including and especially the health and lives of children, it prevents access to basic goods and services, which results in malnutrition (incl. of pregnant mothers and small children), poor health, high mortality, poor education, limited and poor individual and public prospects.

Such peculiarities of the Bulgarian context emerged long before the crisis of 2008 and remained until now. To respond to these peculiarities of the Bulgarian context the current social policy is of the type 'last resort'. It tries to support the survival of various vulnerable groups, putting them in competition with each other. It includes various benefits, such as: child allowances (17 euro monthly per child), monthly non beneficiary social pension for old-age (approximately 58 euro per month); heating support, disability pension and integration, support in extreme cases, etc., all of which have plenty of eligibility conditions and many bureaucratic procedures to be followed. In general,

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<sup>4</sup> AROPE, defined as the share of the population in at least one of the following three conditions: (1) at risk of poverty, meaning below the poverty threshold; (2) in a situation of severe material deprivation; (3) living in a household with very low work intensity.



social assistance is at very low levels and provides survival at the extremes of existence.

Along with the continuously noted low efficiency of social transfers, a decorative welfare system has been established, based on the so-called 'guaranteed minimum income' (33,23 euro per month per person), which is actually a tool to calculate the differentiated amounts of payments for social assistance depending on the category of the recipient. Its legal definition states that the minimum guaranteed income is "legally defined amount, which is used as a basis for determining the social assistance in order to ensure a minimum income to meet the basic living needs of individuals according to age, marital status, health status, and property" (Social Assistance Act), while in practice, it is determined annually by the Council of Ministers "according to the state's financial ability." Based on the guaranteed minimum income, differentiated minimum incomes are calculated, different for different categories groups of people, depending on their age, marital status, disability, employment, and school attendance.

What is more, the right to the very low minimum incomes of people able to work is strictly subordinated to the idea that they should work irrespective of whether jobs are available and/or what the quality of the possible employment is. Thus, the links between benefits and activation measures are strong and multi-dimensional. Inside the social assistance system, minimum income schemes subordinate categories/groups of people on the basis of deserving and not undeserving poor. Non-disabled people at labor working age and without disability are at the bottom of the ladder. Thus, for people up to 65 years old (young people included), non-disabled and living alone, the differentiated minimum income is 73% of the guaranteed minimum income—that is 47,45 BGN (around 25 Euro) monthly.

Meanwhile, the very application for social support for unemployed people is conditional on their registration with the employment offices and on their willingness to participate in employment programs, training courses or municipal administration programs to provide social services, jenvironmental programs and programs for community work for not less than 14 days, 4 hours per day. In this way, social policy performs disciplining and sanctioning functions.

Unlike the poverty line, which is continuously increasing over the years, the differentiated minimum income remains unchanged. So the means of social assistance to vulnerable groups fail to lead to a real reduction in the effects of poverty (see Table 5 and 6 in Annex 1).

## 5. Educational system

In Bulgaria schooling to 16 years of age is compulsory. The educational process is organized as follows:

- Initial stage of the basic educational level 7-11 years old
- Primary education 11-15 years old



- Secondary education 15-19 years old (20 years old if the secondary education is specialized)
- High education

Major problems of the educational system are the high number of drop-outs and the low quality of education.

Considering the specifics of context it could be expected that educational policies seek to neutralize to some extent the negative impact of the context (described above) on the formation of human capital. But the data do not support such an expectation. Main arguments for this assertion are lower share of education expenditure to GDP (well below the EU average); negligible rate of their growth; the rapid increase in the share of private expenditure on education in total costs and compared with growth of public spending.

Those indicators and especially the last indicator outline obvious dissonance between education policies and the particularities of the context (income distribution). This conclusion is confirmed by data from the Programme for International Student Assessment (PISA)<sup>5</sup>.

The low share and increase spending on education is associated with lower quality of education. This relationship can be manifested clearly in low pay of employees in education, where despite certain promotions, salaries remain low in comparison with other sectors (police, defense). The greatest shortage of university graduates arose in education as well.

2012 PISA data show that 39.6% of 15 year olds in Bulgaria are illiterate and have very low skills to read. Below the critical minimum in mathematics were 43.8% and in the natural sciences, the proportion of students with low achievements is 36.9. These results place Bulgarian pupils in Grade 9 in the last place in the EU in math and reading, and on the penultimate place in natural sciences.

The results strongly correlated with socio-economic status of the family of the student. Around 39.5% of Bulgarian children with poor results in mathematics come from low-income families. This percentage is higher than the average for the survey (37%) share of children who come from disadvantaged groups with lower scores in mathematics. Average for the study, the proportion of children from higher social (income) groups with lower scores is 10%, which means a difference of 27 percentage points. In Bulgaria this share is about 18%. This is probably due to the fact that the literacy of children is influenced not only by inequalities and low income families, but additionally by the low quality of education due to which children from families with relatively high incomes show poor results.

The analyzes point out that low levels of reading ability and numeracy are prerequisites for harder job (greater likelihood of unemployment) or finding poor, unskilled and poorly paid jobs, poor health (which can be combined with limited access to adequate health care) and a high probability of occurrence of other dimensions of social exclusion. The

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<sup>5</sup> PISA began in 2000 and every three years assesses children from 43 countries



high share of illiterate population is a prerequisite for economic slowdown, and perhaps - and less demand for labor.

The PISA study also found that pre-school education (as measured by the cost kindergartens) is a significant factor for the normal formation of human capital. Data show that among children who have demonstrated knowledge in the critical minimum in mathematics, 41 percent had no preschool education; 30 percent had less than one year of preschool education and 20% had more than two years preschool training.

Extremely important conclusion from the study is that the damages that an individual has suffered in the formation of human capital could hardly be recovered later on - children with low reading remain with the deficit as adults, and 61% of those who are affected most by low levels of literacy, according to PISA, remain unchanged at a higher age.

In light of this data, educational policies (in particular - the share of spending on education, the pace of their growth, trends in the ratio between public and private expenditure on education by levels of education, including public financing of private and public schools) cannot be assessed as socio-inclusive:

In fact, education has been transformed from a public good into a market service which violates the principle of equal access. Private schools captured not only professional degrees and forms of education such as universities, vocational schools, but kindergartens as well. And equal access is a problem not just for young people from poor families but for middle class families, as well.

Additionally, the high dropout rates are generated by poverty and social exclusion of entire segments of the labor market and public life. This problem should be tackled through policies aimed at the labor market as well as through policies on social assistance. For Bulgaria this problem is extremely serious and complicated since it is quite ethnic selective.

In any case, young people grown up in such milieu have to be supported by ALMP. Thus ALMP aimed at reducing youth unemployment often have a compensatory function with regard the educational system and seek for improving those skills and competences which in principle have to be acquired within the educational system. This problem is discussed mainly within the framework of the broken links between education and business needs. However, this recourse is rather limited and reduces the problem to the level of the question whether there are well qualified youths having particular skills and competences.

In fact, active labour market policies have to compensate not only existing educational deficits, they often have to play the role of a corrective mechanism with wide coverage. It is true particularly regarding the inactive youth with low or without education – to be effective, active labour market measures need to replicate the whole process of the institutional socialization, which once have failed. In principle, it is hard to believe that this objective could be achieved only through active labour market policies. Probably this is one of the explanations why active labour market measures achieve different



levels of effectiveness depending on their target groups (sub-groups among the group of jobless youth). Measures which target group contains better educated youth are assessed to be more successful. In other words – active labour market measures create the so-called “creaming effect”, i.e. they help those young people who could find a job themselves, thanks to their education and competences, in case appropriate vacancies exist.



## Section 2. Methodology

### 1. Introduction

The qualitative research was conducted in accordance to the document “D3.1 Report on Overall Survey and Sampling Strategy” (D3.1 report), which sets the main objectives, questions and principles to be followed during the in-depth interviews implementation process. We have used selective, purposeful sampling in order to reach more nuanced and in-depth information about the research issues. This choice allowed us to collect information from young people belonging to specific risk groups as identified in WP1 and from participants in state programs and measures for tackling youth unemployment and social exclusion as described in WP2. More over this method gives us opportunity to reflect in the sample the specific context in Bulgaria in regard to youth unemployment and risk of social exclusion.

### 2. National sampling strategy and overview of the Bulgarian sample

According to D3.1 report, the first operational step in the sampling strategy should be to set the geographical context of the sample. For that purpose, it was necessary to identify two geographical areas with different socio-economic characteristics. The decision needed to take into account the existing territorial inequalities, on the one hand, and on the other – to create the necessary preconditions for equal participation of all groups among youth, including those facing the most serious forms of social exclusion.

Taking into account the above mentioned, it has been decided to choose two out of six NUTS 2 regions in Bulgaria, namely the Northwestern region (Severozapaden) and Southwestern region (Yugozapaden). This decision is justified by the fact that these two regions are experiencing really contrasting trajectories in terms of their socio-economic development. For example, the Southwestern region has the biggest GDP per capita, the highest employment rates and the lowest unemployment rates. Moreover, social exclusion and poverty indicators have the lowest values. On the contrary, the Northwestern region is experiencing severe demographic crisis, it is the poorest Bulgarian region and one the poorest regions in the EU as a whole. Labour market performance in the region is characterized by low employment and high unemployment rates. Risk of poverty, material deprivation and social exclusion is particularly high<sup>6</sup>.

After these two regions have been selected, the second step was to deepen the focus by choosing two NUTS 3 level regions or districts (according to the administrative-territorial differentiation of the Bulgarian regions), one in each of the selected NUTS 2 regions. The districts have been selected taking into account the presumption that their

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<sup>6</sup> Statistical data on some relevant indicators illustrating these differences, is presented in Annex 1.



socio-economic development should be a good illustration of the socio-economic development of the region as a whole. On the basis of the existing statistical data, the selected districts are: (1) Montana district, Northwestern region; (2) Sofia (capital) district, Southwestern region.

The interviews were implemented in the administrative centers of these two districts, namely city of Montana and city of Sofia.



Source:

[https://en.wikipedia.org/wiki/List\\_of\\_airports\\_in\\_Bulgaria#/media/File:Regions\\_of\\_Bulgaria\\_Map.png](https://en.wikipedia.org/wiki/List_of_airports_in_Bulgaria#/media/File:Regions_of_Bulgaria_Map.png)

The second operational step of the sampling strategy was to identify the risk groups amount the broader group of youth aged 18-30. Taking into account national peculiarities, it has been decided that the following groups should be considered as “specific vulnerable groups”:

- young people, neither in employment, nor in education and training (NEETs), due to the fact that they face cumulative disadvantages (low education, long-term unemployment or inactivity, poor health, low incomes, social isolation and social exclusion);
- young people from ethnic minority groups, especially Roma, due to the relatively disadvantaged position of Roma people in general in terms of important individual welfare determinants such as: access to employment, education, healthcare and other public services, negative stereotypes and high discrimination risk.



According to the D3.1 report, the minimum number of interviews to be conducted should not be less than 40. Therefore, it has been decided to do at least 40 but no more than 50 interviews with young people aged 18-30 years.

In addition, one half of the interviewees, i.e. 20-25 people, should be participants in labour market programmes.

In addition to the criteria “Involvement in active labour market programmes (ALMP)”, the other selection criteria were used: (1) gender; (2) age; (3) education; (4) occupational status; and (5) ethnic origin.

Gender, age and occupational status were used as nested in each other.

### **3. Interviews’ implementation process**

#### **Recruitment Procedure**

The process of recruitment of interviewees was implemented in four steps:

- Using personal, informal contacts;
- Assistance from government institutions working with unemployed young people and especially from the National Employment Agency;
- Assistance from NGO representatives working with young people at risk;
- Using the services of a professional recruiter.

At the very beginning of the recruitment process, the team started looking for young people who meet the criteria laid down in the national sampling strategy in an informal way. We headed to our inner circle of acquaintances. This way the first four interviews were carried out.

Along with the search through personal contacts of young people suitable for interviews, we have come to the second step – a request for assistance from the National Employment Agency. A formal request for a meeting with representatives of the state institution was submitted. During the meeting with experts from different departments of the National Employment Agency, the project manager presented EXCEPT project, its objectives, described the national strategy for the implementation of interviews and the need for making contact with unemployed youth – current or former participants in the active labour market programmes, as well as young people who had not been involved in such, but are registered as unemployed at the territorial branches of the National Employment Agency (local employment offices).

At this meeting we provided the criteria that young people had to fulfill in order to meet objectives of the predetermined National Sample Strategy. The experts from the National Employment Agency took the engagement to connect young people registered at the local employment offices situated in Sofia and Montana, to request their consent to participate in the research and then to provide us with their contacts. As a result of this meeting, we received from the National Employment Agency a list of names and phone contacts of:



- 12 young people living in the city of Sofia included in programs, projects and measures for employment;
- 15 young people registered at local employment offices in Montana – participants in active labour market programmes;
- 12 young people registered at local employment offices in Montana – not included in active labour market programmes.

All young people were aware of the purpose of the project and consented to participate in the interviews. However, from the received list of 29 people, we succeeded to do only 10 interviews – 6 in Sofia and 4 in Montana.

As another part of the recruitment process, we contacted a NGO working with Roma people – one of the risk groups in our strategy.

The NGO is a community center based in Sofia, in a neighborhood called “Fakulteta”. This area is inhabited predominantly by people from this ethnic group. The NGO offers various services that the Roma people can benefit from – kindergarten for children, training courses for professional skills and more.

People working for this organization know most of the young Roma people living in the neighborhood, have won their trust, and thus it was easier for them to find respondents meeting our criteria who will agree to be interviewed. Through this contact, our team did 12 interviews with young Roma people – unemployed, low educated and early school leavers, people working in the informal sector, etc.

In the city of Montana we asked for assistance a representative of the local Roma community and through his help 6 interviews with young people from the risk groups were conducted. By the end of May we conducted 22 interviews in Sofia and 10 in Montana.

For this purpose, as a last part of our strategy for recruitment of respondents we turned to a professional recruiter, who to find young people from Montana. Through this contact were conducted 11 interviews with young people in this city.

As a result of the undertaken recruitment measures, we succeeded in reaching various groups of respondents, among which: unemployed, young people neither in education and training, nor in employment (NEETs), securely employed, temporary workers, and young people employed in the so-called “grey” economy (non-contractual and informal workers).

In general, young people representing the group of NEETs and non-contractual workers were contacted through informal channels and through the support of the professional recruiter. Informal contacts were the main recruitment channels for reaching the young people with permanent contracts.

As far as temporary workers are concerned, most of them were employed in public employment programmes offering subsidized employment. For these young people, the contact was established thanks to the National Employment Agency’s assistance.



## **Interview procedure**

The fieldwork started on December 8<sup>th</sup>, 2015, and finished on July 27<sup>th</sup>, 2016. For that period 43 interviews were conducted – 22 in the city of Sofia and 21 in the city of Montana.

The Bulgarian team did the first 4 interviews in December 2015. In the beginning of the next year, thanks to the support of the mentioned NGO, our team did another 12 interviews.

In response to the request of the ISSK team, the representatives of the National Employment Agency scheduled a meeting in the end of January 2016. During the meeting, we provided a detailed set of sampling criteria to be used for the recruiting process. The list of young people agreed to participate in the interviews was received in the second part of March 2016. On that basis, in April we did 6 interviews with young people from Sofia and another 10 – with young people living in the city of Montana.

Our team visited the city of Montana again in July 2016, when the remaining part of the interviews (11 in total) had been conducted. The final sample is depicted by the table in Annex 2.

The duration of the interviews largely depended on the willingness of the interviewee to talk about his experiences on unemployment. To create a favourable and relaxing environment, the interview started with easy and concrete questions about respondents' biography, family, education and current employment situation. Then we moved to more complicated and abstract questions regarding job satisfaction, autonomy, transition to adulthood, economic situation, future plans, etc.

Usually, the duration of interviews was within 40-50 minutes. In very rare cases, it is about 30-35 minutes, and in others over an hour. Most often the interviews were held in a comfortably for the respondent place outside his home or his workplace – most often in a cafeteria. A small part of the interviews took place in the building of the Institute for the Study of Societies and Knowledge or at the workplace of the respondent.

The interviews with young people from “Fakulteta” in the city of Sofia were held in the local community center which they often visit and therefore know well the environment. Those in Montana took place in a cafeteria located in the city center, which was an important factor in reducing the tension for the respondents.

The challenges and difficulties that the researchers faced during the fieldwork can be summarized as follows:

- Difficulty in finding young people involved or participating in active labour market programmes;
- Difficulties in accessing particular risk groups – mainly Roma because of low confidence from their side;
- Big number of refusals (26 in total) – a large part people who have refused to participate are youth who initially agreed to take part in the survey.



Difficult for the team proved to be finding respondents who have participated or are currently participating in active labour market programmes. Therefore, we call upon the assistance of the National Employment Agency, but the problem has been solved only partially.

A solution to the issue we achieved through the cooperation of NGOs working with vulnerable groups, a representative of the local Roma communities and contacts of a professional recruiter.

Many people whose telephone contacts we received from the National Employment Agency refused to participate, despite their prior consent, which they gave to the representatives of the labor offices. Some of them are currently involved in subsidized employment and were working and therefore had no time to meet with us.

We were impressed by the fact that a big number of young people who neither work nor study refused to be interviewed with the argument that they have no time to deal with it. Some of the numbers were excluded or wrong.

Another problem with the list received from the National Employment Agency was that most of the young people included in it were participants in only one active labour market programme (internships in public administration). This was unsatisfactory for us because participants in other types of measures remained unrepresented.

As a whole, it can be concluded that the contacts with NGOs and informal contacts with representatives of the Roma community have proved to be essential in carrying out the recruitment process. This could be explained by the low social trust towards social surveys existing in the Bulgarian society and the reluctance to participate in surveys and studies from which the respondents do not see a direct benefit for themselves.

#### **4. Analytic procedure**

After completion of the field work all interviews were fully transcribed in the national language. For each interview a synopsis in English was elaborated by the national teams. The synopsis included the most important information following the main topics of the interview guide including quotations.

The second step of the analysis of the interviews involved thorough reading of the transcripts and coding, according to the previously constructed coding scheme described in D3.4.8. The third stage involved thematic analysis of the interview data. In this process we rely both on the data (what the participants/individuals actually say) as well as on theory. In addition we looked at the explicit, surface meanings of the data (a semantic approach) and examined underlying ideas, assumptions and conceptualizations (a latent approach).

In order to preserve the anonymity of the interviewees, in the text we use an acronym (for more details see table 2 in Annex 2) followed by the age of the participant, a letter indicating her/his gender (F for female and M for male), level of education (HE-high



education; ME-middle education; LE-low education) and employment status (PE-permanent employment; TE-temporary employment; U-unemployed; NEET-not in education, employment or training; NCE-non contractual employment).



## Section 3: Results

### Part a) Educational and work trajectories

#### 1. Interviewees' educational and work trajectories

In the Bulgarian sample regarding level of education most presented are participants with secondary education - 19, with tertiary education – 13, and 11 have primary or lower education, among them there are boys and girls who have no education at all (see Annex 2). In the sample the young people with tertiary education have a linear development of the educational path - immediately after the secondary education, they have begun to study at a university. Most participants with tertiary education have graduated Social Sciences: 3 Economic disciplines, 2 Pedagogy, 2 Social work and Psychology, 2 Jurisprudence. One of them had graduated Biology and Chemistry (Natural sciences), and only one has a degree in Applied sciences - Medical technician. According to the rating system presented by the Ministry of Education and Science<sup>7</sup> the unemployment rate<sup>8</sup> among the graduates is highest precisely among people graduated social sciences. All these courses, with the exception of the medical laboratory, are above the average for this indicator, as with some of the highest values are the Social work, Psychology, Pedagogy, Biological sciences. Each one of these youths declares his willingness to work in the specialty, which he studied. Petar (29, M, HE, PE) even graduates "Psychology" though his parents insisted him to study engineering specialty that would ensure him a craft. He himself was aware that it would be more difficult to find work, but decided to follow what is interesting for him. Only one of the graduates had chosen a tertiary education, given the connection between education and opportunities for a future career. Considering the shortage of medical staff in the labour market in Bulgaria, Petar is convinced that:

*"... This is a profession [medical technician] that will always have a job, this is the basic. There will always be patients there will always be hospitals (laughs) and the probability of not not to work right in this specialty, given that you've graduated it is minimal" (Petar, 29, M, HE, PE).*

It could be said that when Bulgarian youths choose a tertiary education, they are led more by their personal interests, rather than the opportunities for future work. The reason for this can be found in the unawareness of the situation on the Bulgarian labour market, but also the lack of professional advice and guidance before completing high school. This can lead to disappointment, as is the case with Anton (24, M, HE, TE), who because of his love for the sports began to study and graduated from the National Academy of Sports, Physical Education profile.

<sup>7</sup> For details see : Source: Ranking System of the Bulgarian universities (RSVU), ed. 2015 §2016, available at: <http://rsvu.mon.bg/rsvu3/#MajorsAnalysisPlace:fA> (last visited: 6.1.2018).

<sup>8</sup> Rate of official registered unemployed among those graduated professional field in Bulgarian universities for last 5 years, calculation based on data from NSSI and AdminUni.



He was accepted Veterinary medicine in another university but preferred Physical Education course. But when the dreams of the young man meet reality he realizes that he does not want to work as a teacher in physical because:

*„We had practice in different schools and I realized that this job is not a job I want to work. I think that I cannot make it and that's why I will look for something else ... Moreover, the salary of a school teacher is ridiculously (...) low"( Anton, 24, M, HE, TE)*

Most of the interviewees with tertiary education had not attended additional courses during university. One of the respondents (Biliana, 27, F, HE, TE) had a chance to participate in Erasmus mobility scheme as a visiting student in Germany. A small part of the graduates undergo additional training after graduating. Anton (24, M, HE, TE) for example passes a paid course for a masseur:

*"In order to (...) to expand my knowledge acquired at the sport academy and to have some kind of vocation".*

Georgi (24, M, HE, TE) had passed a course for additional qualification “Initial and preschool pedagogy” after starting work. This additional qualification was ensured by his employer, i.e. the decision to continue his studies was not taken at his own initiative. Therefore, he had to combine work and studies, which, in his words, was not an easy task.

The majority of the youths with higher education (10 of the 13 graduates) have participated or are currently participating in youth-targeted active labour market programme (internship for university graduates or subsidized employment). The reason for this is that they have failed to find a job after graduating university and decided to participate in youth labour market program, more specific an internship for university education graduates without job experience (“Career start”), but also subsidized employment, as is the case with Kornelia (26, F, HE, TE). She has Master’s degree in chemistry and biology, but received (and she accepted) a proposal by the National Employment Agency through a youth targeted labour market programme for subsidized job as an intern in accounting in a private company. A work radically different from the education she has. To Stoyan (22, M, ME, PE), who has completed secondary vocational education - cook and wants to work in his specialty - the Employment office also offered several works unrelated to his specialty:

*“Previously they offered me down in trade - wholesale warehouse. I didn't like it, it's not my specialty. They offered me a car wash, welder, joiner, not my field” (Stoyan, M, 22, ME, PE).*



According to National statistical institute data<sup>9</sup> the unemployment in Bulgaria is lowest in the group of university graduates - 3.2% for the third quarter of 2016 (compared to unemployment among people with primary or lower education which is 52.4%, while for those with secondary is medium 6.2%). Despite the low levels of unemployment among high education graduates, they are affected by qualification mismatch. Less than half of the graduates who have completed over the last 5 years are employed in a position that requires a higher education<sup>10</sup>. These vertical discrepancies (lack of conformity between the level of the acquired education and the level of education required for an employment) on the labor market among the graduates according other studies (Ilieva-Trichkova and Boyadjieva 2016) are a reflection of structural problems in the economy and education system. This indicates that important for a successful inclusion in the labor market in Bulgaria is not only the level of education, but also the type of the acquired specialty.

Among the group of young people who have a tertiary education there is also a disappointment from the quality of higher education in Bulgaria. For Petar for instance a significant point in his educational trajectory is in his third year at the university:

*"In the high education I also had a moment when was a little disappointed rather than (...) by the system as lecturers are not very motivated. Some of them rush things very much and just keep formal lectures, on which for most of the time they did not come at all or pay no attention if they do teach you something" (Petar, 29, M, HE, PE).*

Many of the interviewees did not continue their education after completing high school (19 of total 43), and some of them drop out of school too early and remain only with primary or no education (11 of total 43).

The reasons why the young people did not enrolled in university are different. Bulgaria is among the countries where inequity in access to high education resulting from socio-economic disadvantages is most salient (Eurydice 2012, Ilieva-Trichkova and Boyadjieva 2014). Some of the youths say that they had wanted to study at a university, but did not have enough money to do so. Milena (21, F, ME, U) had excellent diploma and wanted to study jurisprudence. However, she could not due to financial constraints – her parents could not support her and that is why she had to find a job.

There are young people who wish to study at a university, but do not do it immediately after completing their secondary education. The reason in some cases is a failure on the university entrance exam (for instance Sotir, 20, M, ME, U). Some young people decide to have a year to work and raise money, and others to navigate to what they want to engage with. Some of them have quite confused desires, such as Miro, who oscillates between Economy or Sports:

*"I do not know ... Economy or Sports I would be engaged" (Miro, 26, M, ME, U).*

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<sup>9</sup> Source: NSI: unemployed and unemployment rate for the population 15 years and over in the third quarter of 2016. Available at: <http://www.nsi.bg/bg/content/3998/> .

<sup>10</sup> Source: Ranking System of the Bulgarian universities (RSVU), ed. 2015 §2016.



But when we asked him what he would like to work he says that he would like to work as a policeman or fireman. In contrast, Poly (25, F, ME, PE) impresses with purposefulness and clarity for her future development:

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

Poly is ambitious young woman who sets specific goals and pursues them. She has an idea about the labor market in Bulgaria, realizing what it would be more promising for future realization and adapts - although recorded economy, plans to complete pharmacy (this specialty will be connected with the work that is in progress and will enable her development in the industry) and to be able to have more job opportunities. Pragmatic in her decisions and actions, acts with perseverance and patience in goals.

*"I know what I want, I know where I am, I know how to achieve it, I know what I have achieved ..."* (Poly, 25, F, ME, PE).

In the interviews often is shown the conviction that education is not important for the future careers. For instance Ivan (19, M, ME, U) does not believe that education is important for his future job:

*"I have no desire to study, but (...) it's simply a must. That is, with it and without it again, I think, there is no matter exactly in Bulgaria ... Yes, education has nothing to do, anything related to your work. I think one of the 20 people in Bulgaria work according the education they have" (Ivan, 19, M, ME, U).*

As another reason we can deduce from the interviews the lack of orientation among the young people about what they want to do in the future. The life of Ivan is a typical example. He has changed so many schools that cannot even remember the name of the last, which he had finished. The reasons for this are: *"Voluntarily (laughs), so that I did not like, for example, classes, teachers, etc."* His answers show some chaos in his intentions, inconsistency in its decisions on his future education:

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

But he is convinced that education has nothing to do with what he will work. Ivan has no clear idea in what he will be involved, he wants to be a dynamic and interesting work:

*"Well, right now I do not know, cause I've been bartender (...) at the sea for two months and then I was here a bartender (...), now a month, three weeks was a real estate*



*broker. But this is not my job, because I sit in an office all day long and talk to various people, sit in front of a computer" (Ivan, 19, M, ME, U)*

The majority of the interviewees who have none or low level of education (elementary or primary) were interviewed in a district of Sofia, inhabited mainly by members of the Roma ethnic group. This group is characterized by high rates of poverty, low education and reproduction of marginal position. The interviewees often pointed for dropping out of school the lack of funds and the need to work and help their family. This is the case of Dimitar (19, M, LE, U), who lives in the Roma neighborhood of the capital with his parents. He graduated primary education (ISCED 2) in a class with studying computer engineering, but after that he interrupts school because he went with his father to Greece. There they were looking for work, but after one month they return. He did not continue his education, although he is willing to continue to learn. Boris (26, M, LE, NCE) from the same neighborhood was also forced to leave school in 7<sup>th</sup> grade because his parents did not have the necessary means. After that, when he turned 16, he started working (mainly as a construction worker) in order to support his family's budget. In his point of view, this is the most negative moment in his educational pathway.

Significant factor for low educational attainments according another studies is the family background and especially parents education level (Hadjivassiliou, Sala, and Speckesser 2015). Reason for the interruption of school, which is revealed in the interviews, is the lack of support from the family, where education is not valued. This in a greater degree refers to the girls from Roma families. It could be explained by some of the cultural beliefs shared among the Roma community – some parents do not allow their daughters to attend school because they might meet with and date boys. This is related to the tradition young Roma women not to have a relationship with men before the marriage. Another reason for early drop out from school is because parents believe that their girls do not need education given that they will look after the kids after getting married. The belief that the main role of the woman is to be a mother influences the lifestyle of the Roma girls and many of them accept as something normal the early birth, i.e. as minors. Albena for example is 19 years old. She gave birth when 15 years old and during the interview she is pregnant with her second child. She says:

*"I: Have you ever discussed with your parents that you gave birth so early.*

*R: Well, for us (note: In the Roma community) it is modern ... something normal" (Albena, 19, F, LE, NEET).*

Kamelia (23, F, LE, NEET) lives with her partner since she was 14 years old. She left school with less than primary education as her partner was insisting to leave school. She is caring for her two children and has never worked. Ivanka (29, F, LE, NEET) is stopped by her parents. She has never been to school most probably following the tradition that girls do not need to study as they will marry and look after their children:



*“I never went to school because my mother and my father did not let me go. They were scared to let me go. I don’t know why they were scared” (Ivanka, 29, F, LE, NEET)*

Another reason for dropping out of school for part of the interviewees are the health problems, as in the cases of Petranka (19, F, LE, NEET) and Ilia (28, M, LE, NEET). Due to health problems Ilia began to study very late (4 years) and has studied only four years. He has started the fifth year, but could not finish it. He is in a situation where it is obvious that there is no way to deal either alone or with the support of the existing institutional channels. He requires qualitative social work - developing an individual plan for dealing with various problems, including obtaining a qualification and some skills but the state mechanisms for this are insufficient.

The young people with low education pass more often through different trainings to obtain qualification - eg hairdresser (Valya, 20, F, ME, NEET), for makeup artist (Mira, 24, F, ME, NEET), training course on digital competences development (Katya, 29, F, HE, TE; Ana, 19, F, ME, U; Kremena, 28, F, ME, TE; Miro, 26, M, ME, U; Slavi, 26, M, ME, PE) and language courses (Ani, 24, F, HE, U). The courses are offered mainly by the Employment Agency. Finishing a driving school and obtaining a driver's license is also among the objectives of the part of these young people. By the accumulated skills/knowledges these trainings enhance the qualities (human capital) of the young people, especially those without education or skills when seeking employment.

Particularly important part of the educational trajectories of the young people and how they will continue their working path proves the existence of a supportive environment/figure. For some these are the parents who support (morally and financially) and guide the young person and for others it is a teacher in a school or an university professor who sees his determination, efforts and energy and helps him to find a job (as is the case with Georgi 24, M, HE, TE). As Daria tells us about lecturers who have helped her and had an important place in her educational and working paths:

*„It is very helping and really good to see that someone is ready to help you, even with something that hardly is his/her work” (Daria, 22, F, HE, PE).*

Regarding the occupational status, about half of the interviewees do not have a job at the time of the interviews – 10 are unemployed and 12 can be defined as NEETs. 13 of all interviewees working with a temporary contract, most of them (10) as a part of a targeted youth labour market programme. Eight respondents have secure job with open-ended employment contract. The working paths of majority of the interviewees is characterized with various short-term jobs. Only these young people who manage to begin work right after graduating university have a continuous work in the same activity (for example Petar, 29, M, HE, PE; Kiro, 27, M, HE, PE; Ekaterina, 25, F, HE, PE).

As mentioned above, the majority of the young people with tertiary education have participated or are currently participating in youth labour market programs and work in their specialty. Among them are teachers, psychologist, accountant, youths who are working in the public administration. Boys and girls who have no education and are part



of a program to reduce unemployment work unskilled activity - cleaners, gardeners in municipal parks.

Those respondents who are currently in the program are on temporary contracts (6 or 9 months). Three of those who have finished such programs have received a proposal for continuing the work and pass to the open-ended contract. However, Petar (29, M, HE, PE) shares, that before he knows whether he will continue working in the same company was very nervous and uncertain, and Katya, who is currently temporary employed in a labour market programme, says:

*“Duration, yes... It is something which I’m worried about because after that it is not clear what is going to happen... I have to go through the same path... to register myself at the employment office, to get an unemployment benefit and after that... uncertainty” (Katya, 29, F, HE, TE).*

Georgi, who does not participate in youth program also says that his contract as a teacher is temporary and must be renewed year-by-year and he is very worried how he will be able to cover his living expenses after the support from the NGO ends.

The other working young people who are not included in youth employment program work in the service sector in activities that do not require high qualifications - such as salespeople, waiters, barmaid, kitchen assistant, cleaner. Most youths, especially in Montana reported that existing jobs are of low quality with very low payment. They share that they easily find jobs as waiters, vendors, cleaners, but if they want to start more secure and more highly paid work it is almost impossible. Kremena is an active young woman who enrolled medical specialty, seeks actively for work, was able to study and work simultaneously. Although Kremena (28, F, ME, TE). is an active girl, the financial difficulties prompted her to abandon higher education and specialization that would enable her career in the future. Pressed by the need to pay the rent, to cover the living expenses, she is forced to begin work that is heavy and does not want to work:

*“To me, cause I find no reason to stay in Bulgaria. No proper job, not just ... well and will work. I was forced to start in “[the name of the supermarket],” I did not want to start there, that I know it’s a very hard work. I have worked in grocery stores and know what it is. But I could not find a job and so ... we live here rent with my husband and just had to start something quickly” (Kremena, 28, F, ME, TE).*

Most of the interviewees had experience with working without a contract. Some of them made it at own will in order not to pay contributions on anyway their low wages:

*“What employment contract? Such thing is rarely applied for the job that I’ve done. Most people I know, although they work full time, they also don’t have employment contracts. And I used to work for short periods of time – usually one to three months. Who bothers to make a contract for such a short period of time? And it’s not profitable – entering into such contract makes us pay taxes and for social insurance. What social*



*insurance, as our wages are too low? It happens that one doesn't get any payment for the job done, so what taxes and social insurance payments are we talking about?" (Ani, 24, F, HE, U).*

In rare cases, the young people (especially with high education) believe that the seasonal/low skilled jobs do not matter to their future career, on the contrary. In the summer after the gymnasium and before the university, Dona had worked for two months as a saleswoman in a shop. She has not had an employment contract at her own will:

*"Well no, I haven't wished to work this, but rather to fill the time. Seen from the perspective of a specialist in human resources, it is not good to have many such jobs ... In order to apply for any serious job it is better if you had worked in the specialty, what you have graduated in. So I decided that it's better without a contract" (Dona, 24, F, HE, TE).*

Another youths who have been worked without contract but were deceived from employers. Dimitar started his working experience with fraud by the employer - one month he was working as a builder in Greece without a contract, but the employer did not pay him. This affects on his confidence about private companies. Now he has more trust in the state enterprises, and believes that those companies can offer him a contract, and guarantee payment of wages and benefits.

For cases which we can define as examples of successful working trajectories is typical that the young people rely on moral and financial support from their parents, which is associated with transmission of resources and cultural capital (Warmuth, Kittel, Steiber, and Muhlbock 2014). The fact that some young people receive material support from their parents does not necessarily mean integration into the labor market and independence (O'Reilly et al. 2015: 7). But the presence of such enables the young people to seek their desired job longer and reduces the risk of social exclusion. Those who are deprived of such opportunities are often forced to work any job - low-paid, under poor working conditions etc. (Bukodi and Goldthorpe 2009). The importance of social capital received by the family becomes especially important in times of crisis and high unemployment rates (Krasteva 2015).

Along with this, the young people, who have a successful educational and working trajectories, are characterized with high activity and personal initiative, with good educational achievements and exact idea of what they want to do and how to achieve it. Kiro (27, M, HE, PE) for example, has a consistent and clearly arranged in advance educational and working path – he studied medical specialty for which there is a strong demand in the labor market in Bulgaria, he began working on it before he is graduated, creates a family, buys a home and a car, increases his qualification for to ascend in this career. However, Kiro has to work two jobs to maintain this standard of living for him, his wife and two children. That is, except the personal initiative, the informal support from the family, it must be taken into account the broader context in Bulgaria. Namely



the overall situation in the country makes Kiro experiencing uncertainty and therefore he cannot imagine his life even after one year:

*“Well, just as life is quite dynamic, things change quite quickly and today all is calm, tomorrow revolts, coups and whatever so. I therefore say that simply it is uncertain” (Kiro, 27, M, HE, PE).*

Georgi (24, M, HE, TE) and Katya (29, F, HE, TE) can be cited as examples of young people who have managed to overcome significant risk factors for exclusion from the labor market, such as in Bulgaria (but not only) is the belonging to the Roma minority (Georgi) and disability as in the case of Katya. Both manage to complete higher education and at the time of the interview they work, though temporary work. Important to their success is also their personal activity and initiative but also the support of family - financial and/or moral (micro level), of non-government organizations - financial (meso level), of the state (macro level) - by including in employment policies and providing financial assistance for people with disabilities.

## 2. Meanings of work

Although recognizing the importance of wages as a factor to start/continue working, the young people with higher education say that for them it is very important the work to carry personal satisfaction, to make them feel happy, to be dynamic, interesting and not monotonous, something which is rather a hobby than an obligation (Magda, 21, F, ME, TE). If all this is combined with suitable remuneration it is achieved the picture of the ideal job for a significant part of the interviewees:

*“[...] to have money not only to cover your costs, but also to give you some freedom, to have security, ie to have an employment contract hopefully constant and to be sufficiently dynamic and enabling development, so this is the ideal job, whether it is on your specialty or not” (Petar, 29, M, HE, PE).*

In the opposite end of the concept for dynamic work is the notion of Dimitar (Roma boy with primary education) for ideal job:

*“sit at the desk and work with computers and some signatures. This is the ideal job for me (smiles)” (Dimitar, 19, M, LE, U).*

Most of the interviewees without education conceived work as a requirement, as a means of survival, as Petranka says:

*“Nowadays you are not able to survive if you don’t work, especially in Bulgaria” (Petranka, 19, F, LE, NEET).*



While young people with higher education focus primarily on the unmaterial significance of the work. For example, Petia arranges her criteria for a perfect job as follows: „*Maybe satisfaction, salary and finally prestige*” (Petia, 23, F, HE, TE).

Of course, good salary is also pointed as a very important factor for the work of the young people:

*„And no matter what I will work, what matters is money to be good. I mean, it should be a pleasant job, but most important is money to be enough”* (Valya, 20, F, ME, NEET).

There are significant differences in the perceptions of young people from Montana and those from Sofia to what constitutes "good salary" and how a young person may feel good in Bulgaria. If in Montana the youths state that with 500 BGN they can cover all their costs and there be rest to spend, without have some big deprivations, the youths in Sofia are convinced that with less than 1000 BGN they could not live.

*„I do not think about myself as very experienced in this profession, however, I would not ... I would not have worked for example below a certain fee. For example for 500 BGN per month I cannot work this thing”* (Ivan, 19, M, ME, U).

This difference in the perceptions of young people about the desired salary is due largely to the higher cost of living in the capital. As the low pay for Stefan for example is the reason to give up a job. He has sought work through ads, but gave up because of the low pay:

*"Yes, but when they tell me what is the pay and I give up immediately”* (Stefan, 21, M, ME, NEET)

The work is determined as directly connected with the self esteem of the young people:

*“... I did not work for two months and I was very much ... I felt stupid, that I had no income. And-and-and I did not feel a person generally cause I felt like ten years old - only: "Mom, give, give Mom and Dad" (laughs nervously). And yes, this is a way that I can make money with my own work and earn a living so to speak”* (Ivan, 19, M, ME, U).

Most of the interviewees related the work with transition to adulthood. Katya is convinced that work, alongside with education, is the only way in which young people can develop themselves as responsible individuals:

*“I cannot imagine a situation when I'm staying at home doing nothing”* (Katya, 29, F, HE, TE).



### 3. Meanings of precarity

Almost everyone interviewed cites as the main difficulty for his professional realization the finding a suitable job. This applies to young people with low education but also to boys and girls with higher education. As shown in the first part of the report, unemployment rates are high in the Northwest region (Montana) - 10,4% - and the competition between job seekers is very high as well. In Southwestern Bulgaria, where is also Sofia the unemployment rates are half lower - 5.4%.

Another problem in Bulgaria, which leads to a feeling of insecurity among young people are the low wages. It applies both to people with no education and those with tertiary education. As a teacher the remuneration (250-300 Euro) of Georgi (24, M, HE, TE) was not adequate compared to the cost of living in Sofia. Petar (29, M, HE, PE) has the education that he likes and is working in his specialty, but his main problem is the low pay. Actually, he is a working young man, but without the possibility with the money he receives to support a family, he should be deprived of activities that young people do - cinema, holidays, travel.

In addition, employers tend to hire employees who have sufficient experience – in its turn this makes young people and especially recent graduates not competitive enough. Valya is 20<sup>th</sup> year old woman who had completed a course for hairdresser and hoped to find work in Sofia in this occupation. Nevertheless, she has serious doubts if she will be able to use the course that she had completed:

*"It was good. But when you do not have practice and you start to forget. Now if I go to the salon, I begin to wonder, will it happen or will not happen. Otherwise my diploma is excellent"* (Valya, 20, F, ME, NEET).

*"I wanted to realize myself in hairdressing, but could not. I had no practice, without practice how they will take you to a salon to work. I need practice to take me. Without experience they won't take you anywhere - I'm have been trying, I wondered, I questioned, but not, without experience no way. They don't take you anywhere. And at home - my parents, my brother, friends and acquaintances - I practice on them. But this cannot be proved"* (Valya, 20, F, ME, NEET).

The experience requirement when starting a job is also indicated from the participants who already have a job:

*"Well I can say it is difficult because nowadays an employer wants you to be young, to be educated, to be knowledgeable and at the same time to have 5-6 years working experience that you have nowhere to take these years from. Cause until that day I was at university, today on the street and a vicious circle occurs. Or employers have certain requirements to men, to women not to become pregnant or have already given birth or some such stories that I can say, she will become pregnant and will go on a maternity leave, he loses respectively and did not deal not it is not profitable for him and that's it"* (Kiro, 27, M, HE, PE).



Besides the experience requirement from employers, another uncertainty factor for Bulgarian young people is the discrimination - by gender and ethnicity.

*"For example boys find a job much easier than women [...] their jobs are better paid, they find better positions. For us, women, is more difficult – waitress, shop assistants. It is very hard to find a proper job" (Mira, 24, F, ME, NEET).*

Boys and girls of Roma ethnicity say that when trying to find work, have experienced discrimination. Though Ana has graduated from high school with a degree in "Business Administration", she was unable to find work in her specialty because:

*"R: In our town they make a big discrimination. At least I do not show that I am a Gypsy, Roma woman, but as they see the address and say I'll call you back and then nothing.*

*I: Although eligible advert.*

*R: Yes, yes. It happened to me at least twice, if not more" (Ana, 19, F, ME, U).*

On the basis of his friend's experience, Stavri also believes that ethnic discrimination is a major obstacle for him to find a job as well:

*"They saw that he is swarthy and said that the job is already taken" (Stavri, 21, M, LE, NEET).*

Another feature of the labor market in Bulgaria, which creates a feeling of insecurity for the interviewees are the unfair practices by employers and lack of support from the state by which to protect employees' labor rights. Young people tell of cases where they were not paid salaries or were forced to work trial without a contract. In the case of Vera (24, F, ME, TE) the employer deceived her that he had signed a contract. When she left for maternity, it appeared that there is no such and she was left without benefits. In cases with signed contract, it is a common practice to not observe the working hours. From the story of Kremena (28, F, ME, TE) about her work in two different supermarket chains we realize that obsolete goods or they are forced to buy it, fines during runtime are imposed.

The problem with not respecting labor laws and violation of labor rights, according Poly (25, F, ME, PE) is everywhere in the country, even in larger cities. Tells of cases where her friends working on holidays, but they are not paid as overtime or if some take leave, his colleagues have to work double, again without charge, providing minimum wage and pay the rest of the salary on hand. No one claims his rights because:

*"People are scared not to lose their jobs. This is the reason people keep quiet. Just people are scared" (Poly, 25, F, ME, PE).*

The lack of protection Poly associates with poor protection from state institutions and even corruption, because she knows of cases in which employers are warned of



inspections, and in other cases, government knew about the violations, but give "blind eye".

#### 4. Coping with job insecurity

The interviews indicate that young people have undertaken different kinds of action to cope with employment insecurity and unemployment. As the most commonly used strategies can be pointed out:

- Improving qualification/education
- Searching for support by family/friends (informal networks)
- Odd jobs
- Searching for support by state
- Work/emigration abroad

As mentioned before, some of the interviewed Bulgarian youths have dropped out of school and have no education or only primary. For some of them, especially the boys, continuing education is an important factor in finding a job. The main strategy to tackle the unemployment for Dimitar (19, M, LE, U) is related to education, i.e. his plans for secondary education and a diploma, giving him a license to operate a particular craft. The young people who have higher education are directed to courses for qualification (eg Erasmus), which they believe will make their CV more attractive for the employers. And others graduate courses that give them new competences, other than those obtained during education in order to increase his employability.

Family and friends networks are used as a protective factor against the uncertainty of almost all young people who participated in the interviews. On one hand, the family is able to provide emotional and financial support, on another the young people can use the social capital that their parents have.

*„My parents have a close acquaintance who can give me a job within my specialty. We've talked to him and he has promised to do so. He is a decent guy, so I think I can rely on him” (Ani, 24, F, HE, U).*

A significant part of the young people say they have found a job through acquaintances and rely on that in case they lose their job, again using the "from mouth to mouth" method.

On the other hand, the family and the environment in which the young people grew up and live are themselves factors of social exclusion - life in ghettoized neighborhoods, low education of the parents and low assessment of the importance of education, conservative family traditions. Eva (21, F, LE, NEET) for instance has no education and her life is heavily influenced by the culture, beliefs and lifestyles of the Roma ethnic community. The importance of gender is also evident – the fact that she is a female to some extent limits her subjective feelings what possible coping strategies could be. Her ethnic origin, the lack of education and the fact that she lives in a deprived urban area inhabited mainly by people belonging to the same ethnic group which does not share mainstream cultural norms, are the main factors contributing to her labour market exclusion.



The work on various short-term, seasonal works is a way to tackle unemployment and the uncertainty of Bulgarian youths who participated in the interviews. The work, though temporary, allows the accumulation of experience, skills and social contacts. Anton (24, M, HE, TE) and Kremena (28, F, ME, TE) change various works that have not always satisfied them, but they believe that despite all the difficulties they teach her adaptability and gave her valuable experience that prospective employers can appreciate. On the contrary opinion is Donna (24, F, HE, TE), who operates low-skilled jobs in the summer and does not want that her future employers now that when seeking employment in her specialty. Work under the educational level is way out of the unemployment and therefore its adoption may be a targeted strategy to overcome it. This strategy can lead to lower incomes and loss of human capital.

When seeking a strategy for dealing with lack of income and unemployment, the respondents are prepared to work "any kind of job", even work without contract, in other words. However, this has not reduced their insecurity.

In terms of the support that young people are looking for support from the state, we can deduce two types of opinion. On the one hand, the trust that young people have about the opportunities of the local labor offices to find them a suitable employment is low. Magda (21, F, ME, TE) would rather start searching for a job in online job platforms than to go to the local employment office. Some of them have never registered and refuse to do so, while others have registration but did not remain satisfied with what they received as a job or had none. On the other hand, are young people who were benefited from existing opportunities provided by the labour market program. Most of them, especially those participating in the program "Career Start" express their satisfaction with the opportunity that they received from the state to begin work in the specialty they have.

For the Bulgarian youths working abroad is one of the frequently mentioned strategies to tackle unemployment. Almost every one participant has friends and/or relatives working in another country where income even for low-skilled jobs is much higher than this in Bulgaria. For instance, Petranka (19, F, LE, NEET) intends to leave the country and to follow her husband. She was certain that she will be able to find a regular job abroad with a higher salary compared to jobs existing in Bulgaria. That decision was influenced by her dissatisfaction with the quality of existing job opportunities in Bulgaria and the remuneration in particular:

*"Here there is no sense to work 24/7 for nothing... only to buy food" (Petranka, 19, F, LE, NEET).*

Her dissatisfaction is triggered not only by the poor quality of existing job opportunities but also by the inadequate state support provided to people with disabilities and mothers with small children.

What we reveal from the stories of the young people, especially those in Montana is that they express a greater willingness to seek work abroad than to move to another, larger city in Bulgaria, which has more possibilities to find work.

An interesting strategy to adapt to the Bulgarian conditions in the labor market has Ivan who believes that during the negotiations with the employer he should always want a



higher salary, because the employers do not comply with the arrangements and are always wanting more work from their employees:

*"The contract is one thing but after that is completely different. Everywhere is so. And generally I expect a lot more pay because ... not quite, but... But for example, half of what they offered me on top to go to work, so that I know what is required of me actually. Not what we talked about and that is the contract tells, but what is good for him [employer].... For example at the sea I went to work with exactly clear certain obligations but actually I have done work for ten people. Quite different from mine" (Ivan, 19, M, ME, U).*

Despite all attempts to manage with the situation of uncertainty and unemployment, the context in which they live and try to work the young people in Bulgaria has its negative impact and questions the success of their efforts. For example although Kremena (28, F, ME, TE) is an active girl, she is prompted due to financial difficulties to abandon higher education (medical specialty) and specialization that would enable her career in the future. She takes different coping strategies - from the capital, where life is more expensive moves to live in a smaller town seeking work through acquaintances, registered in the "Labor office," where benefit from the proposed job opportunities and training courses. She works seasonal job abroad. However all these efforts, Kremena fails to remedy the situation of uncertainty, she says she cannot create her own family, she's experiencing a number of material deprivation and eventually is ready to emigrate.

## Part b) Autonomy

### Introduction

Part of the questions in the interview guide referred to the feeling of autonomy and independence among the interviewed young people. The results which emerged from the thematic analysis of the interview are presented below in full detail. The main themes concern: (1) housing autonomy, (2) economic autonomy, (3) psychological economy, (4) autonomy and social exclusion, and (5) autonomy and state policies.

### 1. Housing autonomy

This section deals with the topic of housing autonomy of young people. It tries to answer several questions. The first important issue concerns the factual situation of young people, i.e. to what extent they live independently of their parents and if there are some meaningful differences among them. The second question is about young people's perceptions, assessment and attitudes towards their housing autonomy. Moreover, analysis tries to shed light on the role of protective factors, risks and policies and their influence on young people's housing autonomy. Finally, the decision-making process and related coping strategies are discussed as well.



## 1.1. Housing situation (an overview)

Many of the interviewed young live outside their parental house. However, the majority of respondents still live together with their parents.

The profile of young people who do not live with their parents shows that most of them are women below 25 years of age residing in the town of Sofia. Also, they are not lower educated people (have at least secondary education) and have a job. In general, most of the respondents residing in the city of Montana still live with their parents. Also, it seems that youth who have left their parents' home tend to live together with their partners or spouses – as a rule, youth living on their own outside the parental home is an exception.

In addition to age, gender, education, labour market status and place of residence, ethnicity is another important factor to be taken into account. Among the young people living independently of their parents, the number of Roma is not so high notwithstanding their share of the total sample of respondents.

## 1.2. Factors influencing youth decisions

### 1.2.1. Why do young people decide to leave their parents' house?

There are three strong factors which can be mentioned with regard to young people's decisions to leave their parental house.

The first and the most important reason is a marriage or when they have a partner to live with. This situation is applicable both to women and men:

*“We decided to start living separately, well, to move to his house and we said this to my parents, well, and then we moved” (Albena, F, 19, LE, NEET).*

*“R: I'm about to get married.*

*I: To your girlfriend?*

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

Of course, apart from marriage and living with a partner, many other factors influence the decision. Among them is the internal subjective attitude towards independent living. In that regard, many respondents (regardless of their housing position) shared the view that each young individual at a certain point of time have to leave their parent's house. That idea is perceived more or less as a default option, an important part of the transition from adolescence to adulthood:

*“Because I think that, in the end, at a given moment of time you have to live independently. [...] But just the idea that you live alone is a good one” (Petar, M, 29, HE, PE)*



The move often is linked to a wish to have an own house:

*“I: Is it important to you, if a person wants to be independent, to wish for an own dwelling and, even it is not an own dwelling, to live outside the parental house?”*

*R: Well, yes. In my point of view that is true, because everyone has to learn to bear his or her responsibilities and not to rely on others”* (Kornelia, F, 26, HE, TE).

Some respondents openly mention that they decision to move is based on the need of not allowing the existing generational gap to worsen the relationships with their parents:

*“...we have our own beliefs and interests, to say it that way, in order to be good to each other, it is better not to see each other on a daily basis”* (Kiro, M, 27, HE, PE).

Young people consider the act of leaving their parents' house as a natural outcome of their transition from adolescence to adulthood, i.e. when their reach a certain age, it is time for them to move:

*“I: And actually, what did make you to leave, to decide to live independently?”*

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

In some cases, the point of view that young people have to leave their parents' home after a certain age reaches extremes as some respondents tend to think that living with their parents beyond a certain age is even shameful:

*“I: And you perceive it as shameful?”*

*R: At my age... I don't think that I'm too old, am I? But I should have undertaken some measures a long time ago...”* (Koko, M, 27, ME, TE)

The third reason is connected to the educational and working pathways of the young people. For example, some of them entered university and because of that had to leave their parents' house and eventually to move to the town or city where the university is situated in. After graduation, some of them decided to stay and others – to return to their parents' house. But this scenario is applicable to a smaller group of respondents.

### **1.2.2. Why do young people decide to stay at their parents' house?**

With regard to this topic, two groups of reasons can be mentioned as well.

The first reason concerns the existence of some insurmountable factors. Sometimes, these obstacles are economic difficulties and young people believe that they would not



afford the live independently. In principle, the problem is not only the lack of jobs, but a lack of quality jobs providing proper remuneration:

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

In other cases, young people have to provide care for elderly relatives and leaving is not an easy decision:

*“I live with my grandmother and I take care for her. She is not young. You know that an elder person requires care, elderly are like the children”* (Ana, F, 19, ME, U)

The other group of factors can be best described as a reluctance of the respondents to leave their parents' house because they feel themselves comfortable and do not see the reason to change something.

*“Well, they are not bothered. There is enough space for everybody”* (Anton, M, 24, HE, TE).

*“I like that I'm adult... that I live with my mother and father”* (Eva, F, 22, LE, NEET).

And, in addition, the decision not to leave the parental home is based on a rational analysis taking into account the pros and cons of such an act – for these young people, leaving their parents' house at this stage is meaningless and does not make sense:

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

*R: Well, honestly speaking... [...] I don't see a point to rent something, because this will put me to expense. And, after all, I have my own place, my own room, my own space (laughing)”* (Katya, F, 29, HE, TE).

## 2. Economic autonomy

Regarding economic autonomy, there are only few examples when respondents mention that they are fully autonomous from economic point of view. That kind of opinion is shared mainly by respondents who have a job, on one hand, and on the other continue to receive financial support from them. Petia, aged 23 is a typical example – thanks to her parents, she is satisfied with her living standard:

*“The salary I get somehow suits me because now I live in a hostel and it was a relief to me, as if I have to rent the things will not be that way. At the moment if this salary was a little higher it would satisfy me as a whole”* (Petia, F, 23, HE, TE).



The other group consists of respondents, who believe that they are more or less financially autonomous, that are young people who live independently, but are sharing the housing expenses with other people (spouses, partners or co-tenants). This is evident from the story of Ekaterina – she has a full-time job at a childcare center, lives with her boyfriend and her brother in a flat bought by her parents:

*“I: From that perspective – are you autonomous?”*

*R: Well, more or less – yes. When I say more or less, I mean that I live with three other people. Yes, in my own dwelling and we do not pay rents, we share the bills... This is something that I can manage with... I don't borrow money from anyone” (Ekaterina, F, 25, HE, PE).*

Another typical example is the story of Katya. She is 29 and lives in Sofia with her parents in their own flat. She has a permanent disability. At the time the interview was held, she was enrolled in a labour market programme (temporary contract):

*“I: And how do you evaluate your individual autonomy at the moment? Your autonomy? Are you satisfied?”*

*R: Yes. I'm satisfied” (Katya, F, 29, HE, TE).*

However, majority of young people who have a job but who can't rely extensively on their parents' support and have to cope with life by themselves confess that they find it difficult to feel fully economically autonomous and independent. This is an example against the commonly spread belief that employment is the best way towards social inclusion – the quality of employment is much more important:

*„Well (thinking), the idea is that I can hardly live fully independently thanks to incomes that I earn now” (Petar, M, 29, HE, PE).*

Inadequate salaries are often mentioned as the biggest obstacle towards achieving full economic autonomy:

*„I: And how would you assess your autonomy at the moment?”*

*R: (smiling) Well – as not good, because with this salary and this lodging, it is more than clear that my parents support me” (Kremena, F, 28, ME, TE).*

The final example is the case of Vania – she is 18 years old and works as trade consultant in a grocery. Her answer of the question about economic autonomy is straightforward as well:

*“Well I still cannot rely on myself only, financially and in general” (Vania, F, 18, ME, TE).*



It should be noted, however, that some of the employed people are in general satisfied with their economic conditions. Daria (22 years old, from Sofia) is such an example. Her assessment is based on the comparison with the living conditions of her friends and acquaintances:

*“Well, given that most of them are unemployed, I think mine is better... [...] It depends on each person as each person chooses priorities in life, whether these are discotheques, drinking, fast cars, or to have a home, to stay at home. Normal life is when you can cover the costs that you have, when you don't worry as you enter a store, whether to buy this or buy that, not to have hardships for daily non luxurious items, the things that everyone needs to be able to afford...Currently I manage to achieve this.”* (Daria, F, 22, HE, PE).

Respondents' assessment of their state of economic autonomy appears to be heavily influenced by a comparison with the other people or with some “median” standard. And, as far as, the household incomes in Bulgaria are low in general, people having a job tend to assess their standard of living more positively than the other part of the population, even though the criteria applied are modest:

*“Our standard of living is somehow average. Here around there are not many rich people as a whole. We live like the others live. Few are those – so to say with more opportunities”* (Slavi, M, 26, ME, PE).

Unemployment, of course, is a major cause of stress. Almost none of the jobless respondents is satisfied with his or hers economic situation. For example, Kamelia, 23 years old economically inactive girl from Montana, says:

*„The money is not enough and we need much more in order we to have the lifestyle I would like we to have. We have more affluent friends, but they both work. They have permanent jobs and live better. They live much better. When you have money you have self-confidence as well. When you don't have money, you have no self-confidence“* (Kamelia, F, 23, LE, NEET).

This view is shared by Ivanka, 29, from Sofia:

*“My standard of living is low and it needs a lot more money to live better. My friends work and are much better than me. My parents have always been better than me – when they were at my age and currently as well”* (Ivanka, F, 29, LE, NEET).



### 3. Psychological autonomy

The majority of the respondents mentioned that they are not satisfied with their current conditions. Their dissatisfaction comes from many sources.

The first source of dissatisfaction is the inability to leave the parental house despite their willingness to do so. Their frustration is exaggerated because the lack of housing autonomy seriously hampers their future plans, for example – to establish a family:

*„Oh, yes. After all, I'm 24 and I want to be more self-independent (...) When I find a permanent and well-paid job, I will leave immediately.”* (Anton, M, 24, HE, TE).

The feelings of young people towards their situations are evidently negative – respondents are not happy with the fact that they are not able to start living independently of their parents:

*"I do not think for family now that I do not have how to maintain it now (smiles). I want to live separated, not with my mother and my father, it's not good this way"* (Dimitar, M, 19, LE, U).

Many respondents mention that they feel themselves independent in terms of decision-making but there are disappointed by the fact that their parents still support them financially:

*"Well, (...) I do not know, I'm independent. In a sense, I'm independent of parents to worry me, to prohibit things. Not that they forbade me a lot ... for example from 16 years old they very rarely forbade me some things. I mean, of course they care, take care of me, but I just do not seek this kind of care and I feel quite uncomfortable like I'm 10 years old and my mother constantly looking for me"* (Ivan, M, 19, ME, U).

*„Well, I'm still financially dependent, I have taken decision by myself and nobody has ever stopped me, my parents have always let me to do the things I want to do and to progress”* (Petia, F, 23, HE, TE).

However, some of the respondents, mainly those who assess their economic autonomy higher, tend to be more optimistic and self-confident:

*“I: And how does the fact that you live on your own, that you fend for yourself and are independent make you feel?*

*R: Well, I feel good. I like it – that I can cope by myself, not to rely on my parents to support me”* (Daria, F, 22, HE, PE).



## 4. Protective factors and risks

### 4.1. Protective factors – informal

As far as autonomy is concerned, young people are almost anonymous point out the role of their parents (family – in general) as a single and the most important protective factor. There are numerous examples. Parents' presence and support bring a sense of security in young people's lives:

*“R: When you have a roof about your head [I: Your parents' home], you are more relaxed” (Anton, M, 24, HE, TE).*

Living in the parental home is considered a form of support itself:

*“Yes, I live at their place and their support me” (Ivan, M, 19, ME, U).*

That kind of support can take the form of a financial support – parents provide financial support to young people who do not have a job:

*“I: So you rely on your parents' incomes only? Are they supporting you now?  
R: Now? Yes...” (Stavri, M, 21, LE, NEET).*

Besides the current parents' role, respondents appreciate the past parental financial support in the periods of joblessness as well:

*“Yes, they supported me financially... [...] when I came to Sofia, I did not have a job yet and they supported me” (Daria, F, 22, HE, PE).*

Apart from financial support, the role of parents is recognized by young people who have responsibilities towards taking care of small children:

*“I: And then you gave birth, and then you are looking after your child?  
R: Yes, I take care for my child. My mother helps me in that” (Albena, F, 19, LE, NEET).*

The role of the family is also mentioned in the context of the psychological support received by young people:

*“I: Have you discussed with your parents by when you will live with them?  
R: We have discussed it once or twice.  
I: And what do they think about it?  
R: Well... In principle, they support me in becoming independent, but... there is no option now” (Dimitar, M, 19, LE, U).*

### 4.2. Protective factors – formal



None of the respondents have ever received any form of housing benefits or support (financial or in-kind) from the state. They are also unaware of whether such policies even exist and therefore were not able to provide any recommendations how housing policies can be improved.

In fact, centralized housing policies are not well developed in Bulgaria – there are elements of the social assistance system through which a cash benefit for paying the rent of municipal lodging can be received. However, the scope of this social assistance programme is rather limited. The other option (tax deductions in case of mortgage) can be used only by young families who have received a housing loan. From that point of view, very few young people can ever receive any form of state support in their transition from parental to own house.

Nevertheless, other state- and publicly-run programmes have played a positive role for some of the respondents. For example, universities provide to students with low financial resources and high grades the opportunity to rent a place at a reduced cost in the university campus during their studies. Of course, this form of support is available only for young people who are university students. Despite that fact, the positive role of these policies is recognized:

*“...I managed to get a place in the university campus and this was very helpful, because rents of the houses in the town were high” (Georgi, M, 24, HE, TE).*

Labour market programmes, especially direct job creation programmes, have played an indirect role in promoting housing autonomy and this was mentioned by one of the respondents. This was a girl aged 24 who was born in a small town near the city of Sofia. At the time when the interview was held, she was living in Sofia because she was enrolled in a labour market programme providing short-term internships in public administration. More concretely, she admitted that the financial support provided by the programme made possible for her to rent a flat, notwithstanding the fact that the flat is shared with other people (in that case – with her boyfriend).

## 5. Coping strategies

Young people are not precise enough on what kind of active coping strategies they would undertake in order to overcome the experienced dissatisfaction. In most of the cases, their answers what can be done were unclear, they tended to employ passive attitudes or talk about the possible options in a vague manner. There are only few examples for the contrary.

*“When the right time comes – then. You cannot plan such things” (Anton, M, 24, HE, TE).*

Young people understand their dependency but at the same time does not have concrete plans how to cope with it:



*“I’m dependent on my parents, for the time being... Then... there will be a job, maybe, I’ll live separately”* (Dimitar, M, 19, ME, U).

Another example of such a passive coping strategy is problem avoidance – some young people among the respondents even haven’t analyzed their housing situation yet:

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

*R: No, I haven’t thought about that yet...”* (Sotir, M, 20, ME, U).

Other young people are certain that they want to make a change, but apparently still employ a passive attitude towards it:

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

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

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

Of course, some of the young people understand that they have to take the initiative in order to fulfill their desires to have their own place. But these cases are rare:

*“What does my move from my parents’ place depend on? It is up to me – whether I will study, whether I will find a job...”* (Dimitar, M, 19, LE, U).

*“Well... I think that... er-r-r... I would cope with it... Definitely I will give everything from myself... mh-m-m... so to be able to cope with it, to overcome it”* (Katya, F, 29, HE, TE).

One of the contrary cases is applicable mainly to the young male respondents of Roma ethnic origin. In Bulgaria, it is a common practice that young Roma adults to live in the same neighborhood as their parents but in their own house. The house often is built by young people themselves, and their receive support from their parents, relatives and friends.

However, in many occasions the construction works are illegal, the materials are not of the necessary quality and therefore the buildings cannot be registered, i.e. the necessary permissions by the competent authorities are lacking. Sometimes the dwellings are not fit to live in either. Nevertheless, the urban areas predominantly inhabited by Roma are only occasionally visited by the competent regulatory authorities and therefore it is difficult to stop this practice.

Stavri, 21 year old adult living in such an area mentioned this:

*“I: E-e-eh, we are going to build a house in the summer [R: Here, in the neighborhood?] Yes”* (Stavri, M, 21, LE, NEET).



In other cases, existing buildings are adjusted in order to create sufficient space for the young family to live independently of the parents of the young people. This example has been also mentioned:

*“This is an old house owned by my father... There were four little rooms in it... Now my father and I have two rooms each – we split the house in two, two rooms are occupied by my father, I live in the other two”* (Boris, M, 26, LE, NCE).

Nevertheless, it is not easy to realize such plans. This is a lengthy and resource-demanding process:

*“R: How do you manage financially? You said that you have started to build a house?  
I: Yes [...] it is not ready yet”* (Tina, F, 28, HE, U).

Many young people mentioned that they had considered the possibility to get a mortgage of a housing loan. This is so, because the idea of “having your own house” is rather distinct in the young people’s images about the future:

*„I: So you intend to get a credit?  
R: Yes”* (Ekaterina, F, 25, HE, PE).

Getting a housing loan remains more in the realm of wishful thinking than a real coping strategy, though. Young people tended to talk about this alternative but almost none of them did it:

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

The reason is that such a decision generates enormous economic risk which young people are not ready to manage. This is well linked to young people’s job situation:

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

As far as other dimensions of autonomy are concerned, a relatively big number of young people are seriously considering the idea of leaving the country:

*„Plans for abroad – yes. We have thought about leaving many times”* (Valyo, M, 21, LE, NEET).



If any other alternatives are not working, they are ready to settle down abroad, even with their families. This is a reaction to their concerns that the job opportunities in Bulgaria are scarce:

*"I: And you would leave if you receive a job offer? Is that right?"*

*R: Yes, I would.*

*I: Upon what conditions?"*

*R: If the job is secure" (Dimitar, M, 19, LE, U)*

*"I: Under what conditions you would try to find a job abroad?"*

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

Low incomes and inadequate living standards could also force young people to move abroad:

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

Some young people are ready to leave the country even now, but they face some obstacles

*"I: And you said that if you had a chance to move abroad you would go to work there?"*

*"R: Yes, if I had I would do that" (Vera, F, 24, ME, TE).*

Besides the economic factors, the decision of leaving the country could be a young people's reaction to their psychological dissatisfaction with the inability to change the things according to their wishes. For example:

*„Well, I intend to invest in trying to find a way to improve the situation here in Bulgaria; if not – I'm thinking about moving abroad. [...] ...because at a certain point of time you become disheartened" (Georgi, M, 24, HE, TE).*

This coping strategy is mentioned by approximately one half of the respondents, i.e. it is widespread intention that can become a reality under certain circumstances. The decision of leaving the country can be also facilitated by the example of other young people (friends) or relatives. This is so, because many of the respondents, including among those who are not willing to leave the country, have friends or close relatives (sisters, brothers, parents) who live abroad.



## 6. Autonomy and social exclusion

For many young people limited access to employment and jobs precariousness cause severe psychological traumas. Young people feel themselves alienated from their peers and the social life of the community; moreover, their experience a deep feeling of hopelessness and powerlessness, especially in their interactions with employers and public administration.

Koko, aged 28, works as a barman at a cafeteria in Montana. His job is only for the summer season. So far, his working career has been marked with constant job changes accompanied by couple unemployment spells. He shares his experience about the time when he what means not to have a proper job. First, he becomes more distanced from his friends who are better-off. And of course, the lack of regular incomes does not allow him to leave his parents' place and to live independently. He cannot afford even holidays. This creates strong tensions. He summarized his view as follows:

*"If you have money – you have anything; if you don't have money – you have nothing"* (Koko, M, 27, ME, TE).

Several respondents emphasized on their negative experience with employers. It is interesting to note that when this topic was discussed, most of the respondents confidently shared their personal experience. The openly mentioned that they felt embarrassed, humiliated, mistreated as human beings:

*"I am not pleased neither of the pay nor the attitude, especially in this company and do not intend to go back to the industry" [...] "With humiliation they just humiliate people. Make them small. This I have seen with my own eyes and I am not pleased at all, because each one is a human being and do not have to deal with bad people"* (Vania, F, 18, LE, TE).

Other respondents touched upon the gender dimensions of the relation between job insecurity, autonomy and social exclusion. In their words, girls and young women are exposed at higher risk of becoming a victim of unfair employer practices. This risk is amplified by the existing mismatch between the local labour supply and demand resulting in higher unemployment and weakening the bargaining power of jobseekers:

*„In this country it's kind of luxury to be a dignified person. It is especially true as far as young girls and women are concerned. Because of the unemployment and poverty, the employers think that to give you a job means that they give you great grace and that they get to own you. They expect of you to become their slave and to abide by their every wish".* (Ani, F, 24, HE, U).

Valya, who is currently jobless, has a similar experience:



*"You call somewhere you go for an interview, you hope. They say: "We will call you back"... and you keep hoping. And then you're going to wait and nothing. Nobody calling, nobody is looking. It is very frustrating. You start to wonder what's going on. Why is that ... How to search work? I do not know. Watch ads. I am looking for. Nothing happens. I do not know how to look for work" (Valya, F, 20, ME, NEET).*

Precarious jobs often mean deprivation, even from basic things considered normal in any civilized society:

*"... I want to go to the sea. I have not gone yet and I want to gather to go because my mom is unable to take me, and I'm more (not audible). They have taken me as a child but I do not remember anything and now I want to go and see what it is!" (Hristina, F, 20, ME, TE).*

## **7. Autonomy and state policies**

In the beginning, as far as policies and youth point of view on them are concerned, it has to be noted that youth respondents have very limited experience with any housing and minimum income policies. The reason is twofold: (1) public housing policies in Bulgaria, as it has been already explained, are rudimentary and are limited to tax reliefs for young families having mortgages and to social assistance benefits for paying the rents of municipal lodgings (where only few hundred beneficiaries are covered); (2) minimum income policies are designed in such a way in order to be targeted at the households with the lowest incomes and eligibility conditions are very tight (include both income and non-income tests). The situation with the unemployment benefits is very similar – in order to become eligible, claimants must have at least 9 months of insurance (to have been contributed to the social insurance system) during the last 15 months before the application. For this reason, many young people, especially longer-term unemployed and recent school and university graduates, become excluded from the unemployment protection schemes. The only policies young people have any experience with are labour market measures (direct job creation measures and trainings), family benefits and in very rare occasions – invalidity pensions.

The second important remark is that young people tend to talk about policies in very general terms. During the interviewees, it was difficult for them to establish a clear link between the public policy support they had received (or were in receipt at the moment of the interview) before the interview, and their autonomy. Only few of them mentioned that limited job opportunities and their low incomes prevent them from fulfilling their plans with regard the autonomy – their inability to apply for a housing loan in order to get their own place, to create a family and to have children are among these examples.

With regard to unemployment benefits, as it has been noted earlier, very few respondents have had any experience with it. However, some of young people, despite the fact that they haven't received such a support, did not express negative feelings or



assessments. On the contrary, they reacted in a neutral way explaining why they had not had a chance to receive unemployment benefits. They just noted that: *“because you have to have 9 months to get paid”* (Slavi, M, 26, ME, PE), referring to the mentioned 9-month period of insurance. Some positive assessments have been expressed, however, by some of the other respondents. Despite the fact that, in their point of view, the amount and duration of unemployment benefits are not adequate, they provide at least a sort of security:

*“...it makes you feel easy because you receive something and you can search for a job and not to worry...”* (Katya, F, 29, HE, TE).

Regarding social assistance benefits and other form of minimum income support policies, young people’s reactions are mixed. Few of them, who have never received such benefits, justified that situation saying that these financial supports should be given only to the poorest families. Other respondents, for example Slavi (male, 26 years old) more or less ironically assumed that minimum income schemes are not available for all people in need because only Roma population are granted such benefits:

*“The social assistance is (laughing) for the other race. They generally complain more than us, so they give exactly to them”* (Slavi, M, 26, ME, PE).

Other respondents, however, expressed rather negative reactions towards social assistance benefits. Such an example is Viktor – he is 28 and has a secure job. Viktor described the social assistance provided by the state to people in material need as a mockery. In his point of view, the adequacy of social assistance benefits is very low and at the same time beneficiaries are required to perform community services 14 days per month instead to have enough time to search for a paid-job. He believes that this situation is ridiculous:

*“No... I didn’t want to go there at all... This is... in my opinion this is a mockery with the people’s work”* (Viktor, M, 28, ME, PE).

The later point of view receives support by the respondents who have been in receipt of minimum income benefits. Kamelia (female, 23, unemployed) almost repeated the Viktor’s words regarding the negative influence of community service requirement. In addition she described her dissatisfaction with the fact that during the community service she was faced difficulties in taking care for her child – so she had to decide whether to comply with the requirement or to look after her child:

*“Then they will send me 15 days to sweep streets in order to continue to receive aid. The bad thing is, that there is nowhere to drop off your child, thus you cannot go to sweep”* (Kamelia, F, 23, LE, NEET).



Very few of respondents have experience with the so-called “heating allowances” provided during the winter season (November – March). This kind of financial support is received after means-testing. But some young people expressed their dissatisfaction with the way the eligibility conditions are determined – they are unjust and lead to exclusion of people who need such a support:

*“My grandmother was talking about financial help for heating costs, she applied for it, but I don’t know whether she got anything. Come to think of it, she might have said that they consider our income to be high enough. I don’t know what they mean as we barely make the ends meet”* (Vanio, M, 18, LE, NCE).

In addition, the amount of the heating allowance is considered to be inadequate as far as the allowance does not cover the actual heating and electricity costs of beneficiary households:

*“We received BGN 130 and after that BGN 260. This is total BGN 400 per year for heating support. In winter we pay BGN 130-140 per month for electricity”* (Kamelia, F, 23, LE, NEET).

Family income support policies were heavily criticized by the young respondents during the interviews. It is important to mention that most of the interviewees, who shared their views on family benefits, were women. Those among people who discussed this topic, were unanimous – the family benefit amount are manifestly inadequate and not in compliance with the cost of living of the children. This view was expressed both with regard to monthly allowances (Tina) and lump-sum allowances (Petranka):

*“Children allowances are BGN 37 and do not cover even kindergarten. They cover nothing. Absolutely nothing”* (Tina, F, 28, HE, U).

*“When I was... before 18... I received... the child protection authorities visited me only once and granted me a lump-sum benefit of BGN 150... that was all... Nothing... In one word – nothing”* (Petranka, F, 19, LE, NEET).

The largest share of respondents who have any experience with public policies is composed by people who have either participated in labour market policy measures or at some point of time had contacts with local public employment offices.

In general, the view of young respondents on public employment policies is not positive. Many of them believe that young people can find a job, but existing jobs are not well paid. Remuneration is not sufficient and adequate, and working conditions – not satisfactory. Public employment offices are not able to offer them a quality offer or to help them to overcome the experienced situation of job insecurity.



There are many reasons for this kind of attitude. For example, the some young people believe that job opportunities offered by local employment offices do not correspond to their education or their field of expertise. This view is shared both by people who have never used public employment services (Anton, Petar) and respondents who have been registered at local employment offices (Kornelia, Valio):

*“Well, I guess it is because they will not correspond to my education”* (Anton, M, 24, HE, TE).

*“Especially in my field I do not think they will be able to find me a job”* (Petar, M, 29, HE, PE).

*“I’ve been registered for a period of one year and they still haven’t proposed me a job offer corresponding to the field of my studies... So I’m doubtful”* (Kornelia, F, 26, HE, TE).

Valio registered himself at the local employment office *“two years ago and they never offered me anything”* (Valio, M, 21, LE, U).

Other type of arguments mentioned by the young people who have never contacted public employment offices concern the design and implementation of the labour market programmes. Three groups of factors can be underlined.

The first one is remuneration, which is considered by many young people as unattractive. If they decide to take part in such measures, they will receive a very low salary:

*“No, I would not ... I’m not in the sense, who knows ... I do not think about myself as very experienced in this profession, however, I would not ... I would not have worked for example below a certain fee. For example for BGN 500 per month I cannot work this thing”* (Ivan, M, 19, ME, U).

This concern was affirmed by those young people who have participated in such programmes:

*“The only thing that is a minus in the programme was that the pay was very low. It was based on the minimum wage”* (Petar, M, 29, HE, PE).

The second factor refers to the duration of the support. According to some respondents, it is a weakness of these programmes: *“Fixed-term duration of employment is the only problem”* (Katya, F, 29, HE, TE).

The third group of factors concerns some organizational issues. Couple of young people expressed their dissatisfaction with the bureaucratic procedures at the employment offices slowing down the process:



*“I applied for this programme and I waited for them to call me because it happens slower with the programmes, until the documentation is ready” (Dona, F, 24, HE, TE).*

Other young people mention that they simply do not trust local employment offices, without pointing out any particular reasons:

*“R: “I never have had to, I that I’ll never will.”*

*I: “Why, you do not trust that they cannot find you work or that?”*

*R: “Well, because the organization itself so to speak is one system that simply is mostly doing nothing or offers you some jobs that you’re not interested in them, you have no desire, and they – well we had offered him – he does not want anything” (Kiro, 27, M, HE, PE).*

These negative attitudes and low expectations are sometimes based on the experience of young people’s friends:

*“I have many friends who are registered there... but nothing” (Boris, 26, M, LE, NCE).*

Opposite examples can be provided as well – young people refused to register at the local employment offices despite the advice they received from their friends:

*“No, I have not dealt with that, not at all. It never crossed my brain to register. Otherwise, a friend told me to register there and I told him: “All right, I will sign”. But I didn’t go” (Stefan, M, 21, ME, NEET).*

But in general, many young people are not interested in receiving any support from the local employment offices. They are not informed about the existing opportunities and do not intend to get familiar with them: *“I don’t know about those programmes and I don’t care” (Koko, M, 27, ME, TE).*

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

Other respondents just do not believe that the state can do anything to help them: *“they are just talking and then do nothing” (Dimitar, M, 19, LE, U), or even doesn’t want to help them: “but the state itself maybe does not want to help at all” (Viktor, M, 28, ME, PE).* These negative assessments sometimes even reach extreme levels. For example:



*“R: I will apologize for what I will say but... [I: No... It's not necessary] in my point of view the state does not do anything...” (Milena, F, 21, ME, U).*

However, it has to be noted that in rare cases some of the respondents expressed positive views about labour market programmes. It is important to underline that most of them are current or former participants in such programmes. Among the factors which are assessed positively is the remuneration: *“The money is not so little for me”* (Hristina, F, 20, ME, TE).

Another positively assessed element of the labour market policies is the existing opportunities facilitating the transition from education to work:

*“The good thing to me is that you get such a transfusion. From the university this opportunity came up directly. It was good that I stayed there and then I have not had such a period in which I have been unemployed or (...) such a period in which I'm not studying, nor working, have not had”* (Petar, M, 29, HE, PE).

The influence of the programmes on gaining first working experience is also appreciated by some young respondents:

*„Definitely positively, because, I suppose you know that when you graduate it is very difficult to get a job... because most employers require you to have some experience, on one hand. On the other hand they want you to be young. This is pretty hard, so I'm glad there is such a program and thanks to her I could find work“* (Daria, F, 22, HE, PE).

As far as training courses are concerned, participants tend to evaluate them positively in general terms. Poly (female, 25) participated in a business administration training course and now finds this experience useful:

*“Thanks to it, the first year when I studied economics, I already had some knowledge. The first year was very easy. So it was very useful course”* (Poly, F, 25, ME, PE).

Similar views were expressed by Slavi (male, 26), who participated in a digital literacy course. He is pleased with the opportunity but also mentions the limited duration as a weakness:

*“Basically I was pleased, but it was too short. I have heard that the programs are for 6 months period. But then – when I started - they said that it is just for three months. I'm not sure if it was like that”* (Slavi, M, 26, ME, PE).

## 8. Policy suggestions

The interviewed young people provided numerous policy recommendations. They refer not only to social policies – economic and employment policies are also discussed as



well. However, specific recommendations towards housing policies, minimum income policies, health and educational policies were lacking. The respondents stressed more on the role of economic, employment and labour market policies. Family income support policies remain non-addressed as well. The only recommendation was that monthly family allowance should cover at least the kindergarten tax:

*"At least they should make them so that you can pay the fee in kindergarten"* Tina, F, 28, HE, U).

Their policy recommendations can be summarized as follows:

### **8.1. Economic and employment policies**

The majority of those young people who provided policy relevant recommendations explicitly mentioned the need of improving the general economic and employment conditions. They explicitly mentioned poor labour market performance, including the low salaries as negative factors. It is important to note that these recommendations addressed not only the role of the state, but also the role of employers. For example, according to Vania, the state needs to create favourable conditions in order salaries to be increased but employers have to treat better their employees:

*"The increase salaries. Then there will be more people willing to work. This is not to the state but to employers to deal better with their employees"* (Vania, 18, F, ME, TE).

The expectations towards the state role in creating conditions for better labour market performance is mentioned by other respondents:

*"The state has to start by providing jobs. This is in the first place. I think so, because many young people, both girls and boys are looking to go abroad. For this reason – because of unemployment. And find salvation as they cross the border – the Bulgarian one. I personally think so. And wages are a factor, but mainly that there is no work... Yes, mostly this – to open businesses. In the past, I've heard from my mom and dad right, factories, a constant job, they didn't leave them choice - they see that you are out of work; you are immediately found a job. Now the opposite happened - you look for. They refuse you. And there are no jobs. They say there are none"* (Stoyan, M, 22, ME, PE).

This view is shared by Slavi who refers to the need to improve the living standard in general:

*"Well, they have to lift the living standards. Higher wages. If there are higher wages, there will be happier people and things will be better. Most problems come from the lack of money. This suppresses people. Young people also... There must be more working places"* (Slavi, M, 26, ME, PE).



Specific employment policies are addressed as well. For example a lift of the statutory minimum wage is proposed by one of the respondents:

*“They must change the minimum wage, ‘cause the minimum wage is absurd. They raise the minimum and increase the social security but the pay remains the same” [...] “It’s just that – to raise the minimum wage and have jobs. Nothing more” (Stefan, M, 21, ME, NEET).*

## **8.2. Labour market policies**

Many and recommendations have been made towards the specific elements of the active labour market programmes. Among the most recommendations justified in the most details by respondents is the view that labour market measures should be designed in such a way that corresponds to the needs of the young jobseekers, i.e. the support should be based on an individualized approach and young people to have a certain freedom to decline inappropriate job offers. In that regard, employment offices:

*“Should offer to people such jobs where they have some experience and would be pleased to work. Otherwise, they can easily offer you a job which you don’t want to work. Anyway you are not obliged to agree with each proposal” (Slavi, M, 26, ME, PE).*

Another proposal addresses the need of expanding the portfolio of the public employment services by emphasizing on career guidance:

*“Massively the young, they do not even know why they learn. Just so, to go students, college life is very nice, to have a party time, and this is their main. And then, after that, whatever comes.... There should be clear terms of what is available, what is required of them, specific majors, opening of new jobs” (Kiro, M, 27, HE, PE).*

In addition to that, respondents addressed the issue that these labour market policy measures have to offer a dignified remuneration:

*“And of course the salary is important. If you like the job but not the wage, then what – you will not take the job. And here they offer to young people jobs without complying with the experience of young people and their specialty, and the money is so small. This can’t be like this” (Slavi, M, 26, ME, PE).*

The respondents provided some practical recommendations with regard to the way the programmes are being administered. Many of them pointed out that the speed of the process is very slow and they have to wait a long time, even months, to get the jobs that they have been offered. From that perspective, the young people recommended the following:



*“Maybe a little quicker to act if possible... In the beginning when they try to find something, and after that when they are sending the letters...”* (Daria, F, 22, HE, PE).

*“...things happen very slowly ... Yes, all the documentation that needs to be prepared to get me to the stage of starting work. That's my recommendation. Make it quicker”* (Dona, F, 24, HE, TE).

*“Maybe the process should be faster. The delay comes from the institutions themselves...We applied and then waited so long the program to start”* (Petia, F, 23, HE, TE).

Fixed-term duration of labour market policy programmes has been raised as an issue by some of the respondents. As a result, they propose a system of stimuli to be implemented so as employers to be ready to provide jobs with longer-term duration:

*“Fixed-term duration of employment is the only problem of these programmes... because after that you remain without a job again... Maybe incentives should be put in place in order employers to be stimulated to provide permanent employment”* (Katya, F, 29, HE, TE).

According to many young people, there is a room for improvement of the internship programmes. The provision of “first job programmes” is assessed positively, but at least four things need to be considered further: (1) their coverage needs to be expanded, i.e. public authorities should provide more opportunities for young people to gain practical work experiences, including as a part of internship programmes; (2) the remuneration of internships should be adequate, to cover at least the living wage; (3) internships should be for occupations which are demanded by employers, i.e. young people to be able to find a job after completing the internship; (4) the training component needs to be improved, i.e. young people to be able to gain real skills and practical experience.

The respondents support these recommendations by providing examples from their personal experience. For instance, according to the assessment of Georgi (male, 24), internship programmes could be more efficient if public administrations open vacancies specially designed for interns, i.e. these workplaces will be designed to correspond to skills, knowledge and experience of young people. Now this is not the case and this fact not only ruins the efficiency of these programmes but they become less attractive for young people because they do not offer them real opportunities to get fully integrated in the organization’s activities, to become part of the team. As the respondent said: *“interns are perceived as... parasites...”* (Georgi, M, 24, HE, TE).

Finally, it is of worth to note that the need to offer more opportunities to young people who want to establish their own business has been mentioned by a few of the respondents. They believe that the state could help young people if they receive



support to establish and sustain their own business. There are many young people “with ideas” (Viktor, M, 28, ME, PE) who want to work on their own but don't have the necessary means.

## Part c) Well-being and health

### Introduction

The main aim of the report is to analyze how unemployment and job insecurity affect the well-being and health, as revealed in the narratives of young people who have participated in the EXCEPT interviews in Bulgaria. The focus is on the subjective well-being, i.e. an overall assessment of the interviewees about their own life situation. The report contributes to the previous research on well-being and health conducted in the frame of EXCEPT project studied the effects of labour market exclusion and job insecurity on the well-being and health of young Europeans using longitudinal data and microdata (Baranowska-Rataj et al 2016; Athanasiades et al 2016).

The concept of well-being that is used in the analysis follows the definition accepted in EXCEPT Working Paper No 2 defined according to the psychological literature on subjective well-being - it includes a cognitive (i.e., global judgements of life satisfaction) and an affective component (i.e., positive and negative feelings) (Diener 1984, Diener et al. 1999 cited in: Voßemer & Eunicke 2015: 5). As mentioned in the Working paper, qualitative studies do not define health and well-being a priori. In fact, it is often the goal of qualitative research to carve out the meanings of well-being to respondents facing unemployment or job insecurity. In that regard, special attention is paid on self-perception of well-being and health status of interviewed young people.

There is a large body of literature indicating that unemployment leads to a decreased level of subjective wellbeing. The fear of becoming unemployed in the future lowers a person's subjective well-being. Moreover, some researchers show that increases in the unemployment rate, lowers the happiness of everyone, not just the unemployed (Di Tella, MacCulloch, and Oswald 2001; Di Tella, MacCulloch, and Oswald 2003). Reviewing the literature on this theme Bell and Blanchflower summarize several main consequences of unemployment that give answer to the question: “Why should we care about this problem?”. Some of the major consequences of unemployment revealed in the literature are: loss of human capital; increasing susceptibility to malnutrition, illness, mental stress, and loss of self-esteem, leading to depression; reducing the life expectancy of workers; increasing the probability of poor physical health outcomes such as heart attacks in later life; causing permanent scars; increasing crime rates etc. (Bell and Blanchflower 2009: 13-15).

It should be borne in mind that the consequences of unemployment and its effects on well-being and health depend on individual, social and institutional circumstances surrounding unemployed people (Ahn, García and Jimeno 2004). Therefore, as the



researchers note, in evaluating the effect of unemployment on individual well-being, we should consider all these relevant factors as well.

According to the Annual report on the status of citizens' health in the republic of Bulgaria and the implementation of the national health strategy (Ministry of Health and NCPHA 2015: 28) the most significant influence on health of Bulgarians have the socio-economic factors (50%), followed by the lifestyle (20%). The highest degree of health vulnerability according the experts have illiterate, homeless people, those belonging to ethnic minority groups, long-term unemployed, people in social isolation, economically dependent from the state. Meanwhile the costs for health increase permanently as a share of the households costs. In 2015 the Bulgarian households have spent 6,1% for healthcare compared to 5,8% in 2014.

Another statistics (Helliwell, Layard and Sachs 2015: 28) show that Bulgarians are people with very low level of happiness measured as self-evaluation of the quality of life on a scale of 0 to 10. Bulgaria is on 134th place out of total 157 countries with regard to life evaluation or happiness.

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

In this part we will show what is decisive for the young Bulgarians for their well-being. Some of the interviewees identify as the most important intangible things like health, for others important is what they possess and can afford compared to others. There are also such young people who define their well-being as a result of a process that they have gone through and have made considerable personal efforts.

### 1.1. The health as a value

Some young people regard as the most valuable for their well-being not the material things and the money, but the good health – personal and of the family. For example, Daria states that everything can be achieved or bought, but something other is more important:

*"The most important thing is we to be alive and healthy, the other things in life are achieved with help, with effort, the health cannot cope with Money." (Daria, 22, F, HE, PE)*

*"R: Because ... health, of course. Sometimes we forget when we have problems in our everyday life, and we forget to pay attention to our health. And this is a major part, which, if it is underestimated, sooner or later the result becomes apparent. From every point of view.*

*I: How do you evaluate yourself in this frame we just drew?*

*R: Well ... About two weeks ago, I managed to find time to do full medical examinations. I have not done that for about four or five years, ah ... My examinations are good,*



*based on the fact that I manage to play sports, from sports - good food, clean. I do not smoke, I do not drink alcohol and this somehow has a beneficial effect on my body and physically I feel wonderful. And mentally ... I feel very good.*" (Georgi, 24, M, HE, TE).

## **1.2. Employment prospects (career success)**

For most of the interviewed youths, the personal well-being is related to starting a job - as one of the young people says: "to take his life in his hands" (Boris, 26, M, LE, NCE). Iliia for instance evaluates his standard of living as very low - worse than that of his friends: "*because my friends have jobs and family.*" He defines his standard as worse as well if he compares it with that of his parents when they were at his age, because: "*then life was easier, and both had work.*" (Iliia, 28, M, LE, NEET).

A part of the interviewed Bulgarian youths relate well-being with their achievements in terms of professional careers and their ability to fulfill their ideas for successful life. These are mostly young people who have higher education or are currently studying, have found a job that they like and have achieved independence of their parents.

Georgi, for example, says that what makes him happy and pleased with his life is his current job:

*„I: So ... the job so far makes you feel happy.*

*R: Yes, happy and pleased with myself, seeing the result of what you are doing during the week, makes you enjoy and makes you feel good.*

*I: Is there anything else that makes you feel satisfied with the job?*

*R: Well ... Maybe in some way I'm happy with the fact that I have somehow managed to combine so many things in the last two years. And have shown to myself that I can succeed, even if there are many things and factors that can hinder. As long as one has a desire, he can achieve everything.*" (Georgi, 24, M, HE, TE).

For Polly, the independence that is gained through work is the most important thing and one of the main goals whose performance makes her happy with her life. She started working even before finishing high school at the age of 18 years:

*"That's why I want so much to be independent. There is nothing worse thing than to rely on someone and expect something from someone. Just you have no confidence, you are not a man, you cannot judge. I first put this thing - one to be independent and do everything possible to be an independent person."* (Poly, 25, F, ME, PE)

She says that so far she has achieved all the objectives that have been set, which makes her feel:

*"Very happy and satisfied, I feel quite differently - I feel free, knowing, and capable."* (Poly, 25, F, ME, PE).



Dona also believes that work plays a key role for someone's well-being, because it gives meaning to the life, but only when it is done with desire. She says:

*"I think that the work occupies a very important place in human life because it is his/her professional experience, gaining experience, qualification, and make that person feel useful in something, to feel a kind of living because just the break and personal things are not enough for a person to live normally. Everything gets boring. I think, the complete lifestyle includes also the job that someone imagines as meeting his/her requirements. Unfortunately, in very rare cases people work what they like."* (Dona, 24, F, HE, TE).

For other young people, work leads to disappointment and low life satisfaction. This applies mainly to young people with low or without education, with low wages and salaries, which, in its turn, reduces work and life satisfaction. Boris, for example, is not satisfied with his situation and wants to change it. Currently, he is a non-contractual employee. He owns a small bus and uses it to provide irregular transportation services (in shadow economy). He has bought the bus through a credit provided by the so-called "fast credit providers" – non-financial institutions which give credits with low amounts to people who otherwise will not be able to get a loan from a bank. Boris is not satisfied with his living conditions. The main cause of dissatisfaction is his employment prospects:

*"It is not good, but at least you are not hungry... You cannot set something aside for clothes and stuff like that... You work for just one meal... Sometimes, it is not sufficient even for that"* (Boris, 26, M, LE, NCE)

This is not the case with the interviewed young people who have higher education and have found a job under the Career Start Program. In their case work/internship has the role of an investment that leads to the accumulation of skills, experience and knowledge in a real work environment, which is why payment is important but not decisive for the satisfaction of their present well-being:

*"But at the moment the pay plays no role at all in the case because my pay is from the labour office and, as I said, during those 9 months I gain experience and it is more important to me."* (Dona, 24, F, HE, TE).

### **1.3. It could be worse**

A large part of the respondents determine their well-being by comparing it with the position of other people. When comparing it with friends and peers, most Bulgarian youths define their lives as normal or even good. The reason for this assessment can be derived from the interviews and it is the feeling that many other people are in a worse position.



For example, Anton, who has been working diverse temporary jobs, sums up his life situation as the "*golden middle*" – it could be worse, but it could be better either. He is happy with his life conditions and feels himself good. However, he shares that:

*"I have acquaintances whom, very badly (...) life strikes them. I'm well for now – I have a home, I have parents and they are in good health, and they can support me (...) Things are good for now"* (Anton, 24, M, HE, TE)

Ani, who is unemployed, also thinks that her life is better than the lives of many other people. She lives with her parents who support her financially. Her parents have jobs but they are not well paid. Ani says:

*„We are not rich, but we are doing just fine.... I think that my financial situation is not that bad. That doesn't mean that I am totally satisfied but there are people who live under much worse conditions. I personally don't live a bad life."* (Ani, 24, F, HE, U)

Compared with friends, Valya (20, F, ME, NEET) thinks that she lives in a similar way:

*"Well, some work, some do not work. Their parents help, they cannot cope alone."*

As Kamelia (23, F, LE, NEET) thinks that she lives the way many young females around her live. She considers that her situation is somehow normal for a lady with two small children.

Stoyan also says:

*"It's not very bad and not very good compared to the people around. And with friends and peers – the same. Whatever for us, the same is for them."* (Stoyan, 22, M, ME, PE).

The feeling that their situation is better off because many other people are in a much worse position, can be observed among almost all interviewed including those who live in the area of the Sofia town which is predominantly inhabited by Roma people and is often said to be a Roma "ghetto".

Despite the lack of money for food, Eva for example is not desperate and thinks that her living conditions are good. Even though, she thinks that her living conditions are better, compared to the situation of some of her friends.

*"... she (her friend) does not have clothes, ask me for clothes. For example, I give my shoes to my mother. I give my jeans, my clothes, my jacket. I have another jacket, not only this one. I have a coat as well".* (Eva, 21, F, LE, NEET).

Having two jackets makes the respondent feeling happy; she was talking about this with pride, because some of her neighbours live in poverty. Thus, even the little she has makes her feel happy about her living conditions.



## 2. Meaning of well-being and health as a result of unemployment or precarious employment

In this part we will present the subjective perceptions of the Bulgarian youths who participated in the study in terms of their well-being and health as a consequence of the experience of unemployment and job insecurity. Some young people say that unemployment and job insecurity affect their mental state negatively and result in depression and depressive states, others share about limited access to health services, and others talk about the inability to be autonomous, which has a negative impact on their self-esteem.

Ivan for example tells that in the periods between temporary jobs, he hangs out with friends, having fun. However, he does not feel comfortable because he had to ask his parents for money knowing that they have expenses in raising his brother and sister who are younger.

*"I mean now currently I do not have a job right now, for example, I did not work for two months and I was very much ... I felt stupid, that I had no income. And-and-and I did not feel like a person generally cause I felt like ten years old - only: /'Mom, give, give Mom and Dad' (laughs nervously). And yes, this is a way that I can make money with my own work and earn a living so to speak"* (Ivan, 19, M, ME, U).

The inability to get separated from their parents and to cope financially without their help is also combined with the feeling of being unable to do what young people would like to do and appreciate as important. Koko was unemployed for a period of approximately two years. Currently, he is employed as a barman and waiter on a temporary basis – only for the summer. Koko is living at his parents' place. He would like to live independently, but this option is not affordable – financial constraints are too big:

*"I cannot afford to move in a rented flat or whatever else."* Koko is not satisfied with his living conditions. He makes ends meet with difficulties: *"I have to restrain myself from almost anything"* (Koko, 27, M, ME, TE).

The lack of work and the situation in which is Ana affect mainly on her psyche and feelings. Ana says she was in depression because of the lack of money. Ana has strong negative experiences about the lack of money, especially when she is forced to ask for a loan:

*"This is really a shock. It is disturbing to say, can you lend me with that much of money and they ask when will you pay me back, and you're not sure, because you are without work and you wonder how to answer when you will return the money, but to me it is needed and if they refuse, I'll go to another acquaintance, a relative. "* (Ana, 19, F, ME, U).



The lack of paid employment affects directly Valyo's wellbeing. Currently, only his mother works, the father is in the construction and his job is more or less seasonal, so he does not work in winter, and they have to borrow money in order to make ends meet. Valyo assesses the conditions in which he lives as unsatisfactory:

*"We live a little tough. It is cold, it is winter still. Months are somehow nasty."* (Valyo, 21, M, LE, NEET)

Describing their everyday life while they are out of work, the young people admit that they have more time for themselves, to meet friends, but that does not make them more satisfied. On the contrary - it makes them think that their welfare is worse compared to their friends having paid jobs. Sotir evaluates his standard of living as normal, but compared to his friends who work as worse because he doesn't have enough money for pleasures, vacations.

*"Now I have a lot of free time, but I can not do everything that I wish."* (Sotir, 20, M, ME, U).

Stefan also shares:

*"In the morning when I get up, I sit out drinking coffee, get back and lie all day at home. It sucks greatly. And then as it gets dark, I again go up and down. It's a must to work, 'cause without work is bad."* (Stefan, 21, M, ME, NEET).

In contrast are Mira's experiences of unemployment. She is concerned about the social aspects of her life. Her participation in social life is seriously harmed. She has to stay alone at home experiencing deep boredom. She cannot hang out with friends or to be engaged in entertainment activities such as sports, dancing, and drawing. These are activities which she highly values. Therefore Mira is experiencing a deep psychological discomfort with regard to her living conditions. Being unemployed for a long period of time, she is missing social interactions with colleagues and friends:

*"My living conditions are now absolute boredom. I stay in one place, absolutely alone, with absolutely no commitments, I stay all day at home bored and that is..I don't have friends. My friends are somewhere in the city of Sofia, in big cities..."* (Mira, 24, F, ME, NEET).

### 3. Risk factors

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

In this part we will present the individual characteristic of the interviewees that affect their well-being and health. They include as well as some habits or physical characteristics but also some feelings and thinkings revealed by the young people.



### 3.1.1 Disability and incapability for work

An individual characteristic that substantially affects the wellbeing and health are the different forms of disability - cognitive, developmental, intellectual, mental, physical, sensory, or some combination of these. Some of the young people interviewed in Bulgaria have some form of disability that directly affects their education, work and, in general, their entire lifestyle. Very often these people rely only on social benefits received by the state for sickness and disability.

As a sickly child, Ilia started education quite late - almost being 14 years old. Incomes, which Ilia relies on, are the salary of his mother and the invalidity pension (disability second group) which he recently received. Now, probably due to increased restrictions on access to disability pensions, the pension was stopped and he must start looking for work, without education and any work experience.

In respect of conditions of life and the ups and downs of life, Ilia says:

*"It's hard. Money is not enough, no work ... When my father died. Without a parent it is harder."* (Ilia, 28, M, LE, NEET)

The issue of health has a central role in Petranka's life. She was born as a disabled child (hip bone malformation). Currently, Petranka is diagnosed by the competent authorities with permanent disability between 71 and 90%. Before the interview, she had undergone 18 surgery interventions. She receives an invalidity pension and family benefits but she assesses their amounts as inadequate. Petranka has negative attitude towards the quality of health policies in Bulgaria and consider them as a risk factors for her well-being. She was very negative disposed towards the material aspects of her life, especially in Bulgaria. This assessments result in unwillingness to stay in the country anymore:

*"...not to live here... I don't want to live here..."* (Petranka, 19, F, LE, NEET)

In contrast of these two examples, Katya - another disabled young woman - managed to complete higher education despite her illness. She is working as a part of the National Programme for Employment and Training of People with Permanent Disabilities, which she describes as a very important part of her life:

*"...in the sense that I had succeed to find a job. Because before that moment I had been looking for a job for a long period of time, but due to different reasons I could not make it..."* (Katya, 29, F, HE, TE)

Here the disability as a risk factor for the well-being on micro-level is reduced by a combination of factors such as – individual agency, positive attitude, family support, and opportunities provided by the state.

Another factor at individual level affecting the well-being of the young people is the



temporary disability. Several interviewees say they have survived traffic accidents, after which they have to change their plans for training and work, and as a result they are also deprived of things they consider important.

Sotir for example suffered a crash before three months of which is still recovering. The worst was injured his hand and doctors told him he would need about a year to fully recover. This incident forces him to postpone his plans to become a police officer but he is optimistic that everything will be ok and next year his hand will be fully recuperated. He evaluates his standard of living as normal, but compared to his friends who work is worse because he doesn't have enough money for pleasures, vacations.

*"Now I have a lot of free time, but I can not do everything that I wish."* (Sotir, 20, M, ME, U)

### 3.1.2 Early pregnancy

Another characteristic that was identified as risky for the well-being of Bulgarian youths is the case of early childbirth. Some of the interviewed girls gave birth before the age of 18, which completely changed their way of life. Young mothers often lack education, which makes it difficult for them to find a job, and on the other hand childcare requires time and money that they do not have.

Kamelia lives with her partner since she was 14 years old. She left school with less than primary education as her partner was insisting to leave school.

*"14 years old I left school because I married. If I were not married I would not have left school. I would continue to learn. I left school in the seventh grade incomplete. At that time I was repeating seventh grade, but could not finish it"* (Kamelia, 23, F, LE, NEET)

Early pregnancy and the lack of education are the main risk factors that hinder the young women to find good paid job. Kamelia for example has never worked.

*"I don't have one day of employment. After I married I gave birth to my children and from then till now I care for them, I deal with them"* (Kamelia, 23, F, LE, NEET)

The same is the case of Ivanka who gave birth of her first child when she was 17. Now she has three children (12, 8 and 4 years old), she has never studied and never has been employed.

### 3.1.3 Feeling of insecurity

The feeling of insecurity is an individual characteristic that affects the personal well-being. Donna, for example, has a temporary job under an internship program for young people without work experience, but she still needs financial support from her parents. For her well-being, she says:

*"Well, maybe average, I would like a lot of things to be different, better, it depends on the financial perspective and perhaps there is something to be changed compared to now. Even many things... The room you pay no matter that it is not yours, and that is*



*the smallest example. The room, the program - everything is quite uncertain.*

*I: Do you want more security?*

*R: I think I need more security.*

*I: What do you mean? What would give you security?*

*R: It is very important to feel security Много е важно човек да се чувства сигурен, although in the work man hardly feels secure, any moment may be the end (...) I think it is important to have a security in your private life and in the work because this has a great influence on person's psyche and lifestyle." (Dona, 24, F, HE, TE)*

Kremena also has a subjective feeling of insecurity, largely due to her experience with employers so far and the lack of certainty that she can protect her labor rights. She says:

*"It never knows ... he [the employer] will find a reason and will fire me. The boss is always right (laughs)" (Kremena, 28, ME, TE).*

And while the two examples show the feeling of insecurity created by external conditions, the uncertainty can also arise from personal characteristics. This is the case with Anna, who tells about her strong attachment to her family and her fear of being separated from her relatives. Ana is very attached to her family and friends and she feels fears and insecurity if she has to go with something alone. She said she would not seek job in big cities where there is more tension:

*R: "I do not know other cities and I have not been anywhere. Sofia for example - no. There is very heavy traffic... In small towns - yes. It is calm...And I should not be alone, I cannot fend for accommodation and for all ..."*

*I: "You prefer to live with a relative, friend?"*

*R: "Yes, it is very important for me not to be alone." (Ana, 19, F, ME, U).*

### **3.1.4 Pessimistic thinking**

The unemployment and the lack of permanent income also lead to a sense of despair and pessimism among young people. Being unemployed and without regular incomes, Milena for example is very pessimistic about her situation. She is worried that the employment opportunities in the town of Montana are not favourable and therefore is likely that she will experience difficulties in finding a paid-employment.

*„To be honest, it is very hard for me ... Now it is very difficult to find a job... I don't know whether this is relevant only to Montana or in principle... but it is too difficult... and that which they are proposing... people will just not be able to get by..." (Milena, 21, F, ME, U).*

*R: "You can make plans but tomorrow everything might fail (...)"*

*I: "Things are outside the scope of your control – is it what you mean?"*

*R: "Yes, this is what I mean" (Kornelia, 26, F, HE, TE)*



Vanio doesn't expect his life to get much better in the near future:

*"I don't think it can happen any time soon. For us to get better, all the government stealing and scheming should stop first. How come for them to ever stop, who can stop them? If that happens someday, probably by then I would have lived half of my life. I should have made something of myself by then. I can't wait for things to get better in Bulgaria. I don't know how long I will have to wait. I don't see the point. I have to make it on my own"* (Vanio, 18, M, LE, NCE)

### 3.1.5 Bad habits and frivolous attitude

One individual characteristic that affect the well-being of the interviewees are some habits like smoking cigarettes. This habit, however, is more defined as a financial problem, not as a healthy one, because it represents a significant expense according to the youth. Stefan for example lives with his mother and father - only the mother works who is hygienist, the father used to be a taxi driver, but has left the job. Since the survival is rather a concern of his parents than his, the boy does not know exactly how much is the budget they have, but the purchase of cigarettes is estimated as a significant item in the family budget:

*"Well, we both I and my father are smokers and every month we give money for cigarettes, but otherwise I have no idea at all how much are they exactly."* (Stefan, 21, M, ME, NEET)

Risk for the well-being of the participants is also the frivolous attitude to personal finance and inability to reckon with the money. Ivanka shares that she fails to organize her finances therefore the money are held by her parents with whom she lives together with her three children. The household budget is managed by her mother and father.

*„And I give to them the child allowances that I receive – these are BGN 35 (around 18 Euro) monthly for each child".* Otherwise: *"if I take the child allowances till the evening they are gone."* (Ivanka, 29, F, LE, NEET)

Another participant – Ivan – *admits that she spends quite easily and fails to hold money for a long time:*

*„I: And in this connection, can you tell me how do you manage your finances, your daily expenses?*

*R: Pretty reckless, pretty reckless (laughs).*

*I: And what does that mean?*

*R: Well, for example, if I go out with 20 leva, in 20 minutes there is not a penny (laughs). And so.."* (Ivan, 19, M, ME, U)



Ivan mentions as a problem for himself his frivolous attitude towards certain considered as important things of life - for example education:

*„I: Do you have any worries that these things will happen, that you will have some difficulties, for example?*

*R: I have... in the sense of no worries ... I do not know how to explain it exactly. In the sense, I suspect that this is precisely because I am .... I am quite ... I do not know. I want some things, but I do not make enough effort to get them. And I'm not that serious in my opinion. I do not know, I cannot explain it exactly. However, I feel serious about something ... I am certainly very serious about education (...)*“ (Ivan, 19, M, ME, U)

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

#### **3.2.1 Family background - loss of parent**

Parental loss has a significant impact on the lives of young people. Georgi, for example, defines his father's death (two years before the interview) as a turning moment in his life. The loss of his father is a very important moment in the respondent's biography - Georgi suffers not only with great pain but also with considerable difficulties in his well-being:

*“I don't live better because I miss the person who raised me – my father. And many things have changed literally since then, because the absence of someone can change the way you look at things and your desire to do whatever you wanted to do. But if I look at this situation from a different angle – to compare how I lived before and how I live now, I can say that I succeed in... because he was the main source of everything around me... I succeed in compensating this gap. From that point of view I feel satisfied, because now I'm succeeding to replace the role of my father in my life by myself. And to feel secure”.* (Georgi, 24, M, HE, TE)

Ana's mother died when she was very young, but according to her words she has not felt her absence unless her father had not died too. Since she was three years old for her took care her grandmother. Psychologically Ana feels the absence of her parents:

*"My friends have their families and their parents that take care of them and they generally do not care that currently they have no money, and to me is much different. I have to think about food. It is not the same with them. They go home and eat, and I have to think how to do it. "* (Ana, 19, F, ME, U)

#### **3.2.2 Marginalized community/neighborhood**

The community/neighborhood in which young people live also has a significant impact on their well-being. As a risk factor, can be determined life in the so-called Ghettos - places inhabited mainly by people from the Roma minority group, where ethnic cultural norms and practices are particularly strong. The main fear of Eva (Eva, 21, F, LE, NEET), for example, living in the Roma neighborhood of the capital, is that she can be



stolen or married to a man who beats her like her sisters. She feels afraid to work as a house cleaner in the neighborhood because she has been attacked when she cleansed in such a house. Ivanka (29, F, LE, NEET) lives also in Roma neighborhood, hata has strong influence on her well-being. Ivanka has never been to school most probably following the tradition that girls do not need to study as they will marry and look after their children.

*"I never went to school because my mother and my father did not let me go. They were scared to let me go. I don't know why they were scared"* (Ivanka, 29, F, LE, NEET)

Although Ivanka has developed fears of strangers (quite clear in the statement that if finding a job her father must accompany her to and back home) this is not seen as a health problem, but as a necessity not to go alone beyond the neighborhood in which lives.

### **3.3 Risk factors to well-being and health: Macro**

The macro-level risks are related to factors coming from the general context of the country - economic situation, low pay, unemployment, limited access to health services, etc. Even young people who have a job feel insecure and dissatisfied with the fact that they receive low wages, because they do not receive quality health care despite the insurances they pay.

#### **3.3.1 Precarious employment and low remuneration**

Young people experience stress and anxiety because they have to work in two places, take extra shifts or seek out sources of income to maintain a relatively good standard of living - to create a family, to look at children, to have their own home. Although being highly skilled Petar's work does not allow him to do things he describes as valuable to a young person. He believes that what he works now does not provide him good living conditions for the low pay.

*"My living conditions are not bad, but they are not entirely due to what I get from work and I believe that with the work that I have now is very difficult to have a better lifestyle. Having a good lifestyle means that I do not put such... and it is purely financial ... I do not just put the household expenses, the first necessity costs, and all that can be put. Let's say for cultural life, for vacation, for the things I suppose everybody wants to do."* (Petar, 29, M, HE, SE)

Practically, to afford his standard of living – family with two little children, own apartment and a new car on leasing - Kiro works two high qualified jobs, which is associated with more load and stress. This is obvious when he compares his life with those of his parents:

*"Just my everyday life is very busy every morning I get up at 6, 12 hours most often I work, at night I go when needed, so I from this point of view, I say to them [at his parents when were his age] was more relaxed. They [his parents] worked from 8 to 4, for example, are resting Saturday and Sunday. Also have gone on trips, on holidays*



*twice a year at the sea, once the mountain. They had a freedom which, for example, I simply cannot get.*" Kiro (27, M, HE, PE)

To be able to maintain her standard of living, Poly recognizes that she works except overtime where pay is higher, but also in the sphere of the informal sector, always includes in activities that can bring her income: *"If I trust only one salary with normal hours, I cannot succeed."* This load, overtime, additional work affects negatively the health of Poly:

*"This type of additional work has considerable influence on the nervous system. Even, even aside from the extra work I constantly think... if some day I decide to have a family ... I will always think if I can do it. So it influences. Constantly affects the psyche and it now leads to other health problems."* (Poly, 25, F, ME, PE)

Uncertainty is also felt in young people who work temporarily on employment or internships. Donna lives in a rented apartment, has a temporary work under the Employment Agency program "Career Start" and serious relations with a boyfriend. Thus she is doing relatively satisfactory. The main risk, which she sees, is the high degree of uncertainty, i.e. lack of confidence whether and when these important for her happiness factors (housing, work and family life) will turn from short-term facts into relatively sustainable living conditions

### **3.3.2 Regional disadvantages**

Another macro-level risk we identified during the interviews comes from the regional differences in Bulgaria. The two regions we have included in the sample differ significantly in their economic situation, unemployment levels and opportunities for development for young people, which is why many young people are looking for a job in the capital or bigger cities.

Vania lives in Montana. Her worries about the future are related with the job and whether she will be able to find in her home town children to whom she can teach music:

*„Yes, because we all move to the big cities – in Sofia, abroad. Friends of mine went abroad and they are feeling much better and I do not know whether there will be enough people in Montana in order to create this group (musician). My school here [note: in Montana] was a high school but very soon it will be made primary school because of lack of pupils".* (Vania, 18, F, ME, TE)

Mira (24, F, ME, NEET) is disappointed with the quality of existing jobs in the region – the remuneration is low, the social protection is insufficient and often employees are forced to work overtime without being compensated for that. On the other hand, Mira is worried about her job prospects because she does not think that jobs available in the region are appropriate to her. This is the reason way she intends to go to Sofia where she thinks that can easier to find a job.



*„R: I was generally oriented towards Sofia, I had health problems, and I have been dealing with it for three years, so I'm unemployed. The reason is that I suffered a crash, I had an operation on the arm, I can not lift hard, I can not stand in smoky rooms, and for me suits a job as a sales consultant in a shop.*

*I: And here in the city they do not offer such a job as you are looking for?*

*R: Well, it is very hard to find. Most work with acquaintances in their shop or work alone, do not hire people.*

*I: And now you are heading to Sofia, right?*

*R: I have been orientated towards Sofia (...)“ (Mira, 24, F, ME, NEET)*

### **3.3.3 Interruption of health rights**

The risk for the health and well-being for which some of the young people speak, especially those who are unemployed, is the lack of health insurance. In Bulgaria exists obligatory health insurance that guarantees free access of the insured persons to medical care. The unemployed people must pay on their own the health insurances in amount of 18,40 BGN monthly (about 9 Euro). Health rights are terminated when more than three monthly contributions are not paid for the period of 36 months. In addition there are sanctions (in amount between 500-1000 BGN) if the unemployed person doesn't declare his obligation for self-insurance. The unemployed young people often report that they have no money for insurance, so they have to pay out of their pockets for medical examinations or treatment, and this is considered a serious (financial) problem that is particularly noticeable in parents of young children.

Basically, Kamelia considers the health problems as financial burden, linked to the high prices of medicines:

*“When the children are ill as it is now, all our money go for medicines”.* (Kamelia, 23, F, LE, NEET)

The same is for Ivanka (29, F, LE, NEET) who visits doctors and medical facilities only if her children need medical care. She finds the medicines very expensive and rarely buys them. She is not health insured and when needed she uses traditional medicine instead of visiting doctors and other health professionals.

## **4. Coping strategies for well-being and health**

In this section we will present the ways in which the interviewed youths are trying to cope with the challenges they face in terms of their well-being and health.

### **4.1 Coping strategies for well-being and health: Micro**

The strategies to overcome the issues affecting youth's well-being and health in a micro-level concern – as individual characteristics such as tenacity, purposefulness, and persistence. But also leading to solutions related to looking for a job abroad, raising qualifications and / or education or trusting in religious belief.



Anton's job-seeking experience convinces him that in order to improve his well-being, he will have to develop a certain trait in his character. He was born and grew up in the town of Sofia, where he is currently living at his parents' home. He believes that in order to succeed he must:

*„You need to be very tenacious (thinking). You need to be very tenacious. And you need to be slightly insolent, because otherwise you can't make it. Especially in Sofia, where many people from the country come and you have to compete with them in order to get a job... and they are tenacious like hell (smiling).”* (Anton, 24, M, HE, TE)

Georgi also believes that his perseverance, tenacity and serious attitude to education, and then to work, had helped him to cope with job insecurity and improve his well-being:

*“... my serious attitude towards the university ... what I do ... Maybe sport has also influenced, because sport is mostly related to discipline, respect for what you are doing and doing and maybe I have somehow transferred it to learning in my university..”*

His perseverance and diligence are also transferred to his work:

*“R: ... meeting the high criteria of the Foundation and the Director's good expectations, I was promoted to my position, which I am very proud of for having achieved it and ... somehow in a year I got a boost and development from Professional point of view.*

*I: And you succeeded thanks to ...*

*R: Thanks, the teacher, thanks to my serious attitude to what is happening next to me and I succeeded”* (Georgi, 24, M, HE, TE)

Some of the interviewed youths reported that they achieve peace of mind in difficult situations, thanks to their religious belief. Eva, for example, walks daily to the local church where she prays:

*„R: (...) we pray that the Lord will heal us [And: Aha]. Here's what.*

*I: Okay, why are you doing this? Do you believe he will help you?*

*R: Well, yes.*

*And: That God can help you in this situation?*

*R: Yes.”* (Eva, 21, F, LE, NEET)

And Stavri is convinced that: *“With God's help, I will find a job”*. (Stavri, 21, M, LE, NEET)

Another individual strategy that Annie, for example, perceives in order to cope with the difficulties of her well-being is to be realistic and not to confront the challenges that have arisen:

*“For me the optimists are cheerful fools. I prefer to be a realist. In the near future I will probably be able to take steps forward, but unpleasant surprises are possible also. I do*



*not exclude anything and have spare options. Still, I live in Bulgaria and in Montana (...) As far as it depends on myself - I hope to do it. You know - hope dies last. I will not surrender..”* (Ani, 24, F, HE, U)

What helps Ani to do with the difficulties is her positive thinking when she encounters problems:

*„There are plenty of problems – life is not easy but it’s not bad. I keep fighting – I’m a fighter (...) I don’t pay much attention to bad things that happen. I don’t dramatize. I don’t have time for that. I try to stay out of trouble but when there’s a problem I get myself together and try to solve it”.* (Ani, 24, F, HE, U)

In a number of interviews, as a well-being improvement strategy are revealed intentions or has already made the demand for work abroad. Petranka was certain that she will be able to find a regular job abroad with a higher salary compared to jobs existing in Bulgaria.

That decision was influenced by her dissatisfaction with the quality of existing job opportunities in Bulgaria and the remuneration in particular:

*“Here there is no sense to work 24/7 for nothing... only to buy food.”*

*R: “I don’t plan at all (laughing)... to become employed... I don’t plan to stay here... a month and that is...”*

*I: “Are you worried that you will not be able to find a job in (\*\*\*) (the name of the country)?”*

*R: “Jobs are available there... Yes, they are... I’m certain that I’ll find a job”.* (Petranka, 19, F, LE, NEET)

## **4.2. Coping strategies for well-being and health: Meso**

### **4.2.1. Family**

Ani tells of difficult periods when she was in a teenage age which she overcame thanks to her parents. Today she is grateful to her parents for supporting her then, also during her university studies, and now relies entirely on their financial and moral support:

*„I’m lucky with good parents. They love me, but all parents love their children. Mine are good people, good parents. And when you ask me what they’ve given me - that’s what they gave me - they cared for me and they took a good care for me. They pointed me the good way in life. They even pushed me into it. I was lucky with these parents, I grew up in a good family. We are now big friends, we are very close. I share with them, I take advises from them.”* (Ani, 24, F, HE, U)

For Georgi, the influence of his success is primarily due to his parents:

*„Well it is about the serious attitude of my parents about what I do and what I wanted to learn when I enlisted Social activities in Blagoevgrad. The support from my parents (...)*



*And ... they were the people who supported me in my every decision. My family's support has played the most important and leading role in what I choose and do."*  
(Georgi, 24, M, HE, TE)

Most of the interviewed young people are sure that in need of help they will turn at first place to their parents. In the following extract, Daria (22, F, HE, PE) says that she can always rely on her parents and they give her feeling of security. If she loses her job, she will turn to them:

*„To my parents for sure.... To the people who are with me, my closest people... The moral support is always there - for sure. And financial, if needed. My parents are always behind me“.* (Daria, 22, F, HE, PE)

#### **4.2.2 Friends**

The help that most young people are looking for from their friends and close environments is when looking for a job. Many of the interviewees say they rely on information from friends to find a job. For finding a job, Mona would turn to friends to help her with finding it.

*“I will ask my friends, acquaintances. I believe that someone will know...has heard that somewhere...someone is looking for an employee.”* (Mona, 20, F, ME, U)

Ivan relies entirely on informal contacts to find a job. He received the support of his parents who support him. He is relying on friends and for his future realization.

*"And I expect a friend to offer me something that I have perspective on it. I mean even if I begin with BGN 500 salary, I'm ready to show that I can do much more. I mean I can achieve much more and have some perspective there on a carrier ... I do not know really."* (Ivan, 19, M, ME, U)

#### **4.3 Coping strategies for well-being and health: Macro**

Exept support from family and friends, some young people are looking for an opportunity to improve their well-being by participating in youth programs provided by the state through its Labour offices for internships or training to raise their qualifications. Daria (22, F, HE, PE) has registered at the labour office when she was informed (by her parents and friends) about active labour market policy measures for youth employment. When she was in the labour office she stated that she prefers a job corresponding to her specialty. After three months, labour office officials proposed Daria a job at accounting company. The job became available under a labour market policy measure part of the Youth Employment Initiative. The measure's name is "New start". She first started with 6-months temporary contract that was later transformed into a permanent one. She assesses the impact of the program on her life:



*„Definitely positively, because, I suppose you know that when you graduate it is very difficult to get a job. Because most employers require you to have some experience, on one hand. On the other hand they want you to be young. This is pretty hard, so I'm glad there is such a program and thanks to her I could find work.“ (Daria, 22, F, HE, PE)*

For Dona the participation in the "Career Start" Programme is also very important for her well-being. Her position corresponds to her specialty and she is currently working at a temporary nine-month employment contract. She likes the work under the programme:

*"Frankly I did not expect to go to work and to like everything, but everybody behaves good with me and explains everything to me because I came to a place, in which I have no experience or very little experience and I was very worried. Now for anything I worry about I approach them all and all treat me very well. This is a very good process of adaptation. They haven't give me to do many things yet, there is a competition for civil servants and I am responsible for one such competition – for all the documentation, or they give me other smaller things, they are a bit more secondary. When I came, I immediately had to get into stride and they let me into the deep waters. In general, all the work I really like."*

*"I feel useful and I do all with desire, which is a very great satisfaction. I mean, I am recognized, although I am under a programme and I'm only for a while." (Dona, 24, F, HE, TE)*

## Part d) Socio-economic consequences

The main aim of the text is to present the socioeconomic consequences of unemployment and precarious employment as they are perceived and represented by the young people interviewed in Bulgaria.

Part of the consequences identified in the interviews are already revealed in sections for autonomy and well-being and health – such as low autonomy, postponing the leaving of parent's home, decreasing life satisfaction etc. This overlapping of the themes is related to the fact that the lack of job and regular income has multidimensional influence and affects various aspects of young people's life.

However, in this section we will focus on specific aspects revealed in the narratives of youths in regard to their economic and social situation as a result of unemployment, precarious and temporary employment. These aspects present the risk of labour market exclusion from the subjective point of view.

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

#### 1.1. Material deprivation

Unemployment has a direct influence on the income of the people. Most of the interviewed share that the lack of money deprives them of things considered as important. There is however a difference in the degree of deprivation – some of the



youths are deprived of basic needs as food, heating, clothes. Other share that they feel deprivation with regard to their opportunities to travels, go on holidays. Largely this depends on the family background of the young person – whether he/she is from a poor family, represent ethnic minority group, etc. In the cases when young people have been financial and moral supported by their parents, they experience insecurity, financial deprivation, but not food deprivation. This is not the case for youths from poor families whose parents are unemployed. Other studies also show that concentration of joblessness within households has implications for the level of poverty experienced by unemployed youth (de Graaf-Zijl and Nolan, 2011). In these cases it is observed not only deprivation of food, clothes, heating but also pressure young persons to leave school in order to work and help their families.

An aspect identified in the interviews is that even employed young people experience material deprivation. This is related to the phenomenon “working poor” – employed people who are at a risk of poverty. In Bulgaria the relative share of working poor (for persons aged 18-64) for 2015<sup>11</sup> is 7,8%. Distribution by type of employment shows that the share of working poor is much higher by people working part-time job – 30,3% compared to 6,7% by those working full-time job (NSI 2017).

All these observations are in line with data showing that every second Bulgarian suffers from material deprivation (Eurostat 2016). With 49,1 % (in 2015) materially deprived people<sup>12</sup>, Bulgaria is on first place with regard to the risk of poverty and social exclusion in EU. The severe material deprivation rate among the young Bulgarians (aged 15-29) is also the highest in the EU – 34,3 % out of total population.

For some of the interviewed young people in Bulgaria deprivation is extremely severe - they talk about the difficulty to cover main needs like food and heating. This is especially true for the young people from Roma ethnicity. The lack of secure incomes is a permanent part of Eva's life. She lives in her parents' home and has no education like her parents. Her life is heavily influenced by the culture, beliefs and lifestyles of the Roma ethnic community. Her work experience is very short, the parents are unemployed too. She was telling stories about situations when she and her family had to go to bed without having a dinner:

*“My brother goes to the shop asking for some food and the shopping lady refuses. My brother returns home and we go to bed being hungry. In the morning, my father goes*

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<sup>11</sup> Income reference year 2014

<sup>12</sup> According to Eurostat, material deprivation refers to a state of economic strain and durables, defined as the enforced inability to pay unexpected expenses, afford a one-week annual holiday away from home, a meal involving meat, chicken or fish every second day, the adequate heating of a dwelling, durable goods like a washing machine, colour television, telephone or car, being confronted with payment arrears (mortgage or rent, utility bills, hire purchase instalments or other loan payments). Material deprived is the person who lack of at least three out of those nine material deprivation items. For more information: [http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Severe\\_material\\_deprivation\\_rate](http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Severe_material_deprivation_rate)



*out, here, in the garbage containers, and makes some money. He sells iron, empty glass bottles, you know how [The respondent's father was selling iron and glass bottles, which he found in garbage cans, for recycling]. He comes, brings money, we eat. Nobody dies of hunger."* (Eva, 21, F, LE, NEET)

Valyo is unemployed and only periodically is engaged with quite short working tasks without contract and has never had a regular job. He is involved for example in construction and he has some irregular incomes but only for a very short period: *"Every time different, a maximum of 20 days or a month."* Due to this precarious employment he says suffers deprivation:

*"But it is very difficult. You need to deprive yourself of many things. Well, even eating, you try to do your best. In every family, it happens to have nothing... and you do not have a decent life. It means to have clothes, everything to be O.K., to have a phone... To buy what you want, to walk around where you want. To enter somewhere without thinking that the money will be not enough for this coffee or for that store (...). We live a little tough. It is cold, it is winter still. Months are somehow nasty."* (Valyo, 21, M, LE, NEET)

Ana admits that she feels deprivation and the money are not enough. She says:

*"R: You deprive of something to pay another. It is really difficult and with loans is even more difficult.*

*I: You said you have loans. What do you borrow for?*

*R: In most cases for food. Many times, I had to ask of acquaintances, friends, just for bread, you get what I mean. Many times, it had happened to me. It happened to me to take a loan to pay a loan..."* (Ana, 19, F, ME, U)

Often the unemployed young people tell that they do not have money for health insurance and have to pay out of her pocket for medical examinations or treatment. Therefore, every doctor's visit is perceived as a serious (financial) problem.

Since Valya and her parents are unemployed, they have no health insurance therefore, she says:

*"But I have not gone long ago [to doctor]. And no one went. Good thing we do not need it."* (Valya, 20, F, ME, NEET)

The problem with inability to cover the health expenses is especially severe when the family has little children. Kamelia for example considers the health problems financial burden, linked to the high prices of medicines:

*"When the children are ill as it is now, all our money go for medicines."* (Kamelia, 23, F, LE, NEET)



The same is for Ivanka (29, F, LE, NEET) who visits doctors and medical facilities only in relation to her children. She finds the medicines very expensive and rarely buys them. She herself has no health insurance and when needed uses traditional medicine. The lack of money forces part of the young people to interrupt their education. For some of them this means leaving school at the very beginning of the educational path, and for others impossibility to complete higher education.

After completing the eighth grade, Dimitar interrupts school:

*„I: Why did you stop to study?*

*P: Because I had no opportunity. We went with my father to work in Greece.” (Dimitar, 19, M, LE, U)*

The situation with Boris is similar - when he was enrolled in 7<sup>th</sup> grade, he was forced to leave school because his parents did not have the necessary means. He started working (mainly as a construction worker) in order to support his family's budget.

*“R: Well I have studied till...7<sup>th</sup> grade. After that, I left school.*

*I: Why did you decide such way?*

*R: For the simple reason that my parents didn't have enough money, in order to be able to subsist myself and I had to work ... and both things can not be combined, because when you are going to work you work from 9 to 5 o'clock. It is impossible to go to school neither first shift nor second shift<sup>13</sup>.*

*I: Is you have started working before the age of 15?*

*R Yes. I have started when I was 16 years old ... in construction.*

*I: In order to help the family finances?*

*R: There is no way.” (Boris, 26, M, LE, NCE)*

Vera wants to enter a university because in her point of view having tertiary education is a way to get a job of good quality. However, financial constraints continue playing a negative role:

*“I: Would you like to continue to university studies?*

*R: Yes, I would like, but the means are insufficient.” (Vera, 24, F, ME, U)*

After completing secondary education, Kremena began studying in another major city in the medical college for X-ray technician. The lack of money is forcing her to interrupt her studies because she cannot pay for it and for her living in another city, although the financial assistance from her mother:

*"Weeel with 400 BGN there is not how to do it [higher education] to finish it (laughs). You know yourself that the accommodation in Sofia is expensive. There is no Medical*

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<sup>13</sup> In Bulgaria most of the schools are double shift - with one group of students in the building early in the day and a second group of students later in the day.



*in absentia, so I need to be there. There is no way to have my state internship in Montana. Everything must be in Sofia.*" (Kremena, 28, F, ME, TE)

Milena is willing to become a university student. This is important because in her point of view tertiary education could improve her employment prospects. Unfortunately for her, now this is not possible because she does not have the necessary means:

*"I: You said that you had excellent grades and wanted to enter a university?*

*R: Yes, but as a whole my parents were unable to support me and that is why I was forced to start working... and... nowadays one salary is not sufficient for anything... paying bills and everything else..."* (Milena, 21, F, ME, U)

Many young Bulgarians shared that despite the fact that they have jobs, they cannot afford many things. Petar for example is not satisfied with the low pay, which forces him to deprive himself from cultural events, holidays and trips, etc.:

*"Well ((thoughtfully)), the idea is that with the income that I get, I can hardly live absolutely alone. If I want to cover all costs, even to lead a social life, going on cinemas, theaters, bars, the costs become too large to be covered only by the salary I get."* (Petar, 29, M, HE, SE)

In addition, Poly says:

*"If I want to live the most normal life, not talking about any luxuries, but a normal life - to be able to rest as the rests are by the law, to afford this and that, to go somewhere, here in Bulgaria, so I cannot afford it if I do not work at another place extra or not confine some costs."* (Poly, 25, F, ME, PE)

## 1.2. Budget management and short term financial planning

Most of the young people are convinced that in order to cover unexpected expenses or to afford things that they wish, they should put apart some money. In some cases, we identified that despite unemployment, life in poverty and material deprivation, the young people succeed to save small amounts of money. Most often, the saved money covers basic needs of their families.

This money is for "*contingency fund, as they say*" (Stoyan, 22, M, ME, PE) or "*for a rainy day*" (Sotir, 20, M, ME, U) and isn't related to long-term planning.

Eva relies entirely on her parents for her subsistence. However, she manages to save small sums. Often, when her mother and father have no money, they are spent on food.



*"We [i.e. she]<sup>14</sup> put 1 BGN by 1 BGN ... we hide it, even if it is only BGN 1 – we hide it too. Then my mother says: "We don't have money" and I give it to her. One lev by one lev (1 BGN), I saved BGN 30. I do it that way" (Eva, 21, F, LE, NEET)*

Hristina manages to put apart from her salary some BGN 20 because:

*"(...) I want to go to the sea. I have not gone yet and I want to gather to go because my mom is unable to take me, and I'm bigger already... They [her parents] have taken me as a child but I do not remember anything and now I want to go and see what it is." (Hristina, 20, F, ME, TE)*

Some of the interviewees do not have any own money and they have been forced to take a credit in order to meet their needs.

*„R: ....we have credits...*

*I: Credit for something....consumer credit?*

*R: Yes. I have a consumer credit and I am paying it now...he [the husband] has a credit ... and here with 200 BGN monthly we can not make ends meet ... for the kid - diapers, food...she is growing and wants everything...there is no way." (Petranka, 19, F, LE, NEET)*

Hristina and her mother had only once to take a credit - for the worst moment of her life so far:

*"Only once it happened to borrow. It means now did not have, just for Daddy's funeral I took a loan, so that money was not enough." (Hristina, 20, F, ME, TE)*

Many of the interviewees share that if they wish to release their plans (to leave the parental home, to create own family etc) they should take a bank credit. Kremena for example wants to start a permanent job that pays her a higher income to buy a home. She understands that this cannot happen without a bank loan, but thus she should have higher wages. On this depends the creation of family:

*„I: What about own family?*

*R: Yes, but I wish to find better paid job, with higher incomes, in order the bank to help me with something because with 400 BGN wage there is no way to happen." (Kremena, 28, F, ME, TE)*

Poly is also considering a loan with which to buy her own home, but first want to complete her education to make sure she can find a well-paid job in the pharmacy:

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<sup>14</sup> The respondent is from Roma ethnicity and uses ungrammatical Bulgarian language – for example, she used the plural form of the personal subject pronoun (i.e. “we” instead of “I”).



*I: Do you intend to leave your parent`s home?*

*R: Yes, of course, I do. Now the isuse is...I am considering a bank loan but first I wish to compleate my education in order to (...) to be 100 % sure that I can (...)..." (Poly, 28, F, ME, PE)*

In the worst-case scenario, in order to cope with financial difficulties, Viktor intends to borrow money from a bank (consumer credit). However, this is highly undesired option:

*"I would not recommend this to anyone." (Viktor, 28, M, ME, PE)*

Although Ivan feels the lack of money, he would never take a credit:

*"No, no, no. I will never take. Only if someone`s life depends on this thing, only then I`ll take a credit. Just because of this, my parents are in such a difficult position, because of a credit. Moreover, they told me: "Only someone`s life depends on it, then you borrow". (Ivan, 19, M, ME, U)*

### **1.3. Long term financial planning (retirement plans, pension schemes and savings)**

The long term planning is something that the Bulgarian interviewees cannot achieve. This is because the scarce resources forcing the young people to live from day to day. They do not think about the future and talk only for the desiared result – to be very rich - but do not have any idea how to reach it. The young people prefer to keep their scarce money instead of making long-term plans for pension or future risks.

Ivan has no savings and does not think about such because in his words all that he has he spends very quickly. He has no plans for the future:

*"I have no idea what ... I have absolutely no plans for life" and "I`m the kind of person that whatever happen." (Ivan, 19, M, ME, U)*

Georgi was satisfied about his earnings and economic situation in general. Despite that, for him was hard to have any savings. When that question was asked, his reaction was energetic and expressive:

*"I: What about savings? [R: This is absurd] Do you think that..."*

*R: This is absurd, it is impossible to talk about savings. Absolutely. Absolutely.*

*I: Just because you don`t earn enough. Otherwise you would... [R: Yes, of course]*

*R: I don`t think that I`m a person, who wastes money, but... I don`t have the opportunity to save (...) It is difficult." (Georgi, 24, M, HE, TE)*

*"I: And can you save some mony now?*

*R: No, no, absurd..."*

*I: Why?*



*R: There is no job. If you have job, you will also have money.” (Boris, 26, M, LE, NCE)*

The lack of orientation towards long term financial planning is related not only to the lack of means, but also with the young age of the interviewed. Many of them think that it is very early for making plans for their retirement:

*“I: Did you think about savings, do you have some insurance?*

*R: No, I do not (surprised).*

*I: When you say, that you prefer to have labor contract, did you think that it guarantees pension, health insurance?*

*R: Well, it is to early to think about that. I have savings but I spend them too. I have no long term savings.” (Petar, 29, M, HE, SE)*

*“I: Do you have some savings?*

*R: No.*

*I: Do you think that you should have?*

*R: May be I have to start trying to save money, but for now I do not think to do it.*

*I: Are the health, pension insurances important for you?*

*R: Now they are not, but after some time certainly they will be important” (Daria, 22, F, HE, PE)*

The lack of long term financial planning and more specifically the lack of health and pension insurances is related to the shadow economy in Bulgaria. According to F. Schneider (Schneider, 2015), with 30,6% Bulgaria has the highest level of shadow economy among 31 European countries. In Bulgaria, a large and growing number of people are thought to be involved in such activity (Eurofound, 2014). Researchers indicate that due to their occupational and social status young people are more likely to enter into unregulated relationships or to enter into shadow economy under pressure of the employer. However, the long lasting undeclared work can bring negative long-term consequences for the future income level, future career and loan possibility (Coenjaerts et al., 2009).

Ani for example has always worked informally:

*“What employment contract? Such thing is rarely applied for the job that I’ve done. Most people I know, although they work full time, they also don’t have employment contracts. And I used to work for short periods of time – usually one to three months. Who bothers to make a contract for such a short period of time? And it’s not profitable – entering into such contract makes us pay taxes and for social insurance. What social insurance, as our wages are too low? It happens that one doesn’t get any payment for the job done, so what taxes and social insurance payments are we talking about?” (Ani, 24, F, HE, U)*



The low wages is forcing a lot of the interviewees to avoid payment of health and pension insurances, taxes etc. and put them into the informal economic sector that deprive the young people of social security.

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

### 2.1. Personal and family life

#### 2.1.1 Consequences on existing relations and family life

Concerning the relationships in the family, we can say that in many cases the relationships during unemployment depend on the strength of the family connections before that. In some families, we observed that the connections with their parents become even stronger:

*„I very much like living with my mother and father. And they like it when I'm around. We are good together. My sister is no longer with us and if I leave them too, my parents will be sad. To be honest, I think that even in the future I'll feel better if I stay with my parents or live near them. When time comes, they will help me look after my own children and they will feel better that way too. It will give them purpose later in life. Why should I leave them on their own? And why bother to build a home and provide for it all your life when you come to stay alone in it at an older age?“ (Ani, 24, F, HE, U)*

It could be said that the help in the family is reciprocal – first parents support the kids after that they can rely on their children's help:

*"Well I rely on my mother and my sister, I count on them for financial support for the moment, then they will rely on me." (Vania, 18, F, ME, TE)*

*„I: Do your parents care for the household now?*

*R: I help too. I do most of the things at home because they [parents] are at work, I have more time now and I do most of the work.“ (Sotir, 20, M, ME, U)*

Some of the young people feel the differences between both generations that sometimes can cause difficulties. Therefore they are valuing the advantages that the life apart from the parents home has. However, the youths admit the significant role and the big support of the family:

*"Because I do not have a lifetime to bother them [parents], and they me. I should someday quit this house. Someday I will leave it. It does not mean that we will forget each other. But just everyone has a place of his own." (Valya, 20, F, ME, NEET)*

*"Well, it would be better if we are independent; to have a house, to work... like that" (Vera, 24, F, ME, TE)*



*"When a young person decides that the time has come, then he/she could separate ... To have a secure job. To have a secure income, not to be afraid that tomorrow he/she will be unemployed and there will be no place to go, for example, and so on. And the family is important. When there is a separate family, then it is hard to live under one roof. Especially in an apartment. In a house it is possible but not in an apartment. Two families in one apartment cannot be. So when you marry then you should separate from your parents."* (Slavi, 26, M, ME, PE)

### **2.1.2 Consequences on decisions about forming a household and starting a family**

Unemployment, lack of job security and low income in Bulgaria are the most significant factors when the interviewees making decision about leaving the parental home and starting own family. This observation is in line with other studies indicating that unemployment and job insecurity have important consequences on young people lives in regard to decisions about residential emancipation (Becker et al., 2010) and having a child. Moreover the relationship between unemployment or redundancy and fertility is most driven by the countries in Eastern Europe (Ayll'on 2017). Many young Bulgarians are forced to postpone these steps in their life due to the lack of money and the need to be supported from their parents. This kind of support is considered by the interviewees as financial dependency. This issue is further analyzed in the chapter on autonomy but here we will give some examples again because the Bulgarian interviewees consider it as a significant socio-economic consequence of the unemployment and job insecurity. According to Dimitar his autonomy depends on what he will work, if he can subsist himself alone. From this depends his future plans to create a family:

*"I do not think for family now that I do not have ... how to maintain it now (smiles). I want to live separated, not with my mother and my father, it's not good this way."* (Dimitar, 19, M, LE, U)

Mira is willing to have a family and children, but is worried that her economic situation will be an obstacle. She is unsure whether she will be in a position of offer her children proper material conditions:

*„I: Do you have some worries about future events in your life, for example creating own family?*

*R: Yes, with the years, yes. When I was younger I did not have such worries. Now I think more and more about some things considering our country as a whole. Will you be able to care of this child?“* (Mira, 24, F, ME, NEET)

Currently, Koko is employed as a barman and waiter on a temporary basis – only for the summer. He is living at his parents' place. He would like to live independently, but this option is not affordable – financial constraints are too big: *"I cannot afford to move in a rented flat or whatever else."* Koko thinks that his unfavourable labour market



situation has important economic and social consequences. The lack of regular incomes prevents him from establishing his own family:

*“When you have a girlfriend, you have to be in a position to offer her something”* (Koko, 27, M, ME, TE)

The low remuneration in Bulgaria shapes also life decisions about independent life and starting a family. In his point of view, young people can find a job, but most of the existing jobs are not well paid. Remuneration is not sufficient and adequate and therefore these factors prevent young people from making a decision to establish their own families.

Despite Petar has high education that he likes and is working in his specialty, he does not have the possibility with the money he receives to support a family. For the last two years, Petar lives outside his parents' home, but not completely alone, with roommates on rent, whom he shares the costs of the dwelling with:

*“If I have to live absolutely alone, to meet absolutely all costs and bills, it becomes impossible in practice.”* (Petar, 29, M, HE, PE)

And about his own family Petar says:

*I: Do you have worries that with your wage it will be difficult if you have own family?  
R: Yes, it will be much difficult and I will be not make this step. I would not seriously engage, which means I would not commit myself at all, because there should be some conditions and some level in order to make this. Yes (definitely) I would not engage with such things [creating own family].”* (Petar, 29, M, HE, PE)

*“I do not think I could live and create a family with money from this shop where I work - this is something temporary until I get real work...”* (Vania, 18, F, ME, TE)

## 2.2. Social life and friendships

Recent studies indicate that the job insecurity and unemployment have consequences on many aspects on young people's lives (Ayllón & Nollenberger, 2016:1). The narratives of the young people show that the loss of job leads to impossibility to form and maintain social connections. In addition to disrupted social contacts, the unemployment and precarious employment lead to impossibility of doing activities valuable for the young people – to visit entertainment establishments with friends, to go on holidays etc.

Mira is experiencing a deep psychological discomfort with regard to her living conditions. Being unemployed for a long period of time, she is missing social interactions with colleagues and friends:



*“My living conditions are now absolute boredom. I stay in one place, absolutely alone, with absolutely no commitments, I stay all day at home bored and that is (...) I don't have friends. My friends are somewhere in the city of Sofia, in big cities...”* (Mira, 24, F, HE, NEET)

Despite having a paid job, Biliana has to manage her expenditures very carefully. She does not think that she is materially deprived but most of her incomes are spend on the most basic items (food, utility bills and rent). As a result, it is her social life that is influenced negatively:

*“You should limit the occasions when you are out with friends”* (Biliana, 27, F, HE, TE)

Koko becomes more distanced from his friends who are better-off. The lack of regular incomes does not allow him to leave his parents' place and to live independently. He cannot afford even holidays. This creates strong psychological tensions. He summarized his view as follows:

*“If you have money – you have anything; if you don't have money – you have nothing”* (Koko, 27, M, ME, TE)

Because of his long-term unemployment, Stavri has to limit his social contacts. He is not able to participate in entertainment activities, which are important for him. He was convinced that if he succeed in finding a job, things will become better:

*“I: Are you satisfied with the way you live in the moment?”*

*R: Now?*

*I: Yes.*

*R: No.*

*I: Why?*

*R: Lack of money? I'm a young man... I can't go to bars...”* (Stavri, 21, M, LE, NEET)

### 3.Coping strategies and policies perception

Analyzing the influence of the unemployment on the autonomy, well-being and health, it is understandable that the strategies for improving the life situation are overlapped with those that young people make in order to handle the negative social and economic consequences from unemployment and job insecurity. However, in this part we will pay attention of some details about efforts that the interviewees make in order to cope with the difficulties in the labour market in Bulgaria. Again, the strategies will be presented at micro, meso and macro level.

#### 3.1. Micro/individual coping strategies

##### 3.1.1 Developing personal budget management strategies



In order to handle with the situation of unemployment Ani is willing to start any kind of job and at the same time, she tries to reduce her expenses:

*“I tried not to be a financial burden to my parents. That’s why I took every chance to get a job, especially while I was a university student. I was not highly paid but I managed to save some money which added to my scholarship money and some help from my parents helped me get through university...I try not to spend too much money. I live a simple life. I eat at home. I don’t smoke or drink. I have little daily expenses. I buy a cup of coffee or juice, something sweet. My friends and I get together from time to time. About BGN 10 per day is enough for me.” (Ani, 24, F, HE, U)*

Saving money is another opportunity for improving life situation that the young people find valuable. During the conversation it became evident that Eva would like to put some money in a bank (Instead of “bank”, the respondent was talking about “post” – apparently she did not recognize the difference between these two institutions) and imagined her life as follows:

*“... Well (...) If we<sup>15</sup> work, put some money in the post [Interviewer: What?], put some money into the post, little by little. By 50 to be put in the post.*

*I: What do you mean by “in the post”?*

*R: For accruing and interest.*

*I: You mean “in the bank”, don’t you? [Respondent: Yes]. To have some money in the bank?*

*R: Yes.” (Eva, 21, F, LE, NEET)*

### 3.1.2 Own business/production

In order to improve their situation some of the interviewees share that are ready to start own business. Viktor decided to become self-employed and invested all his money hoping to open a local food shop:

*„Well, I have thought it... but here for young people they [banks] do not give money...I wanted to open a grocery store...or a small bakery. I made my own firm, I had all documents needed (...) invested all my money that I had...I need more 4000-4500 BGN. I went to the bank and I said: “I have new firm and I need a loan in order to start the business.” They said: for new firms we do not have anything, any programs, nothing...we can not give you a loan (...) They [the state, the banks] should do something because when I was in Italy they give loans there, a lot of money for new firms created by young people so they will live in their own country instead to leave the country ...in order to stay in the country to work.” (Viktor, 28, M, ME, PE)*

Despite Stefan is not well oriented what he wish to do in his working path, he has also the idea for self-employment:

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<sup>15</sup> The respondent is from Roma ethnicity and uses ungrammatical Bulgarian language – for example, she used the plural form of the personal subject pronoun (i.e. “we” instead of “I”).



*"(...) I have not thought yet what exactly I want to do. Perhaps own business is a possibility too."* (Stefan, 21, M, ME, NEET)

Another coping strategy to reduce the negative consequences of unemployment and lack of money is to produce some part of the food that is needed:

*"We own some land that we rent and we get some money out of it. Dad used to give us some money too, but recently he stopped. He is not well. Our yard is big and we grow different vegetables – we have tomatoes, beans, potatoes, peppers".* (Vanio, 18, M, LE, NCE)

### **3.1.3 Continuing education or receiving higher qualification**

Another characteristic on individual level is the decision for continuing education or receiving higher qualification. For most of the young people, this is related to the belief that the higher education can help them to find a job.

Dimitar believes that secondary education can improve his chances to find a better job in formal economy. He wishes to overcome the current state of job insecurity and is convinced that if he teaches some craft he could find a better job. So Dimitar has decided to enlist a school that provides knowledge and skills for a particular profession:

*"There by the school, this school especially if you end up with a good evaluation, they send you directly to work. (...) I just want to acquire secondary education... to find a job... a permanent job... to be in position to pay social security contributions... to have a secure job"* (Dimitar, 19, M, LE, U)

On that basis, Dimitar will have the opportunity to draw a loan and to develop his business in the transportation sector.

Daria is ready, if necessary for finding a better job, to consider re-qualification courses:

*"Well, I told myself that I'm still young and I will find a job, may be with more efforts, if necessary with additional training courses, with something different as qualification."* (Daria, 22, F, HE, PE)

### **3.1.4 Developing a optimistic or a "present focused" time perspective**

Another individual strategy of young people for coping with job insecurity is to develop an optimistic or a "present focused" time perspective. The denial of the future risks appears to be the most appropriate coping strategy for many of the young Bulgarians.

Biliana admits that she is concerned that at some point she might remain without a job for a longer period of time. However, she prefers not to think about that at the moment when she has a temporary work (being included in a youth program):

*"Worries do exist. It is unavoidable, but we cannot live with these worries all the time (...) At the moment I don't think about these issues. I'm concentrated on my job... my career advancement, because it is important for me"* (Biliana, 27, F, HE, TE)



Despite the hardships, lack of money even for food Ana is optimistic about the future, which she does not exclude to continue and abroad. She believes in her own abilities to reach the goals:

*"If there is a desire, everything is achieved. One must pursue any goals in life."* (Ana, 19, F, ME, U)

Miro lives entirely in the present without thoughts about the future. Despite the unemployment and the lack of enough money, he is optimistic about the future occurrence of important events in his life:

*"I'm not afraid of such things (...) I think it should be better ... with family and work, more secure employment. Permanent job."* (Miro, 26, M, ME, U)

### 3.1.5 Work abroad/Labour migration

Many of the interviewees share that they are ready to go abroad in order to find a job. Researches show that for low-qualified Bulgarians in Western Europe the wage levels, for the same work, are higher than in Bulgaria and the wage differences motivate some of them for searching a job abroad (Stoilova and Dimitrova 2017).

From graduation till now (2010 to 2015) Kremena had been working every summer for 3-4 months in Italy where her mother works as a nanny for children. She is convinced that work in Italy is better:

*"Definitely, yes, it is better abroad. It is paid and they encourage you to work very ... in the sense of it [I: the woman where you work to?]. Yes, the woman herself. I already five or six years work with her and I had her full confidence."* (Kremena, 28, F, ME, TE)

Kremena finds no sense to stay in Bulgaria:

*"To me, cause I find no reason to stay in Bulgaria. No proper job, not just ... there is no work at all. I was forced to start in "[the name of the supermarket]," I did not want to start there, that I know it's a very hard work. I have worked in grocery stores and know what it is. But I could not find a job and so ... we live here in lodgings with my husband and just had to start something quickly."* (Kremena, 28, F, ME, TE)

After leaving school, Viktor went to Italy where he worked for several years. The decision to leave the county was mainly influenced by the existing obstacles in finding a job. The respondent said that he sent applications many times, but his efforts remained unsuccessful. According to him, one of the main reasons for these difficulties was the fact that he is of Roma ethnic origin. This subjective feeling that he was being treated unfairly has influenced his decision to leave the country and to go to Italy:

*„(...) here [in Montana] more and more young people move abroad. They do not want to stay in Bulgaria...and abroad nobody asks you what are you – Gypsy or Bulgarian.“* (Viktor, 28, M, ME, PE)



Emigration is seen as a strategy for improving the life satisfaction not only for young people with low education but also for the young people with high qualification:

*"I: Under what circumstances would you go abroad?"*

*R: If I cannot find job here and the money is not enough to live a normal life, then I will look for a job abroad." (Daria, 22, F, HE, PE)*

*"I: How do you see your future life?"*

*R: Well, I think at least two years to invest in this to improve my situation here in Bulgaria and if I do not succeed I will leave the country." (Georgi, 24, M, HE, TE)*

### **3.1.6 Intergenerational comparisons**

When young people compare their life with those of their parents almost all of the interviewees think that the older generation had a better life. This statement is based mainly on the lack of unemployment in Bulgaria when their parents were young.

Ilia evaluates his standard of living as worse if he compares it with that of his parents when they were at his age, because:

*"then life was easier, and both had work." (Ilia, 28, M, LE, NEET)*

When Valya compares her life with her parents when they were at her age, she says:

*"Well, there is a difference, yes. They [the parents] say it was better. Life was less expensive, money was enough for all. There were not many extras. Now there are a lot of extras, but not enough money. That's the difference." (Valya, 20, F, ME, NEET)*

*"They [the parents] say it was much nicer to live ... Because they had enough money, everything was cheaper and they had a simpler life. Now, everything is expensive while wages are low. Now the bread is 1 BGN. 10-20 BGN are not enough for a day." (Valyo, 21, M, LE, NEET)*

*"I cannot say. As a whole, everything was very different before more than 25 years. I think they had more opportunities, but less choice... However, they were always employed. Till now they have never been unemployed." (Petia, 23, F, HE, TE)*

*"They lived better, so I've heard stories of them went ... more holidays, had certain work, an own home they had earlier." (Miro, 26, M, ME, U)*

## **3.2. Meso-coping strategies**

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



The negative effects of unemployment can be weakened by support received from parents and friends (Linn, Sandifer and Stein 1985). The support of parents is both – material and emotional. Sharing a household with parents means lower (or lack of) expenses – food, heating, electricity, property tax etc., but also a subjective feeling of security – when young people need help they can rely on their parents. As Kiro jokes:

*"Well, in general, man is the only mammal that breeds his children until 40 years (...)"*  
(Kiro, 27, M, HE, PE)

According to Kiro, he gets full support from his parents - both financial and moral. They support him when he had no own home and he wants to separate. Thanks to his parents he managed to buy an apartment without credit:

*"Well, I can tell you that they [parents] helped us a lot, with finding a home they supported us financially, so I cannot say they had anything against it or anything else. They have always looked to us to be well."* (Kiro, 27, M, HE, PE)

Petranka's relatives - her husband, grandmother and her cousin's family - have a special role in her life. The support is both emotional and material. Petranka believes that the support of her family will be sufficient in case of unexpected difficulties:

*"I rely on my cousin and his wife... they are very close friends of me... I share everything with them (...) I'm not worried because... There is who to support me... and if I fall in such things... there is who to send... (in the meaning of "to send money") to help me..."* (Petranka, 19, F, LE, NEET)

Ani lives together with her parents in their apartment. Her parents pay the bills and pay for the groceries. The apartment is close to town centre so she does not have any transport expenses. Ani does not think of having her own place for the time being and gives several reasons for not wanting to get her own place. She explains why she cannot afford to do so:

*„I wouldn't even dream of having my own place. While studying for my law degree I lived in a rented apartment in the town where my university was because there was not any other way to do it. For the time being I see no point in living at some different place, away from my parents. My current financial situation gives me no chance to buy or rent an apartment. Until I find a good paying job and considering the wages and price rates, buying my own place sounds absurd. One has to be very brave or very stupid to get a bank loan to buy an apartment. So many people have lost their homes because of the heavy burden of their bank loan payments. I don't need my own apartment. I have a place to live. If we owned another apartment we would have rented it. Probably at some point I will live at some other place but I don't need that for the time being. It's okay with my parents if I want my friends to come over."* (Ani, 24, F, HE, U)



In addition to material and emotional support, family and friend networks provide social capital (Warmuth, Kittel, Steiber, and Muhlbock 2014). Matthew Jackson (Jackson 2008: 84) gives a number of examples for empirical studies that show the significant role of social networks in finding a job. An enormous study (Mourshed, Patel, and Suder 2014) comparing the transition from school to work in France, Germany, Greece, Italy, Portugal, Spain, Sweden and United Kingdom is also showing that in some countries the young people rely in a great extent on personal networks when searching for a job. This statement finds confirmation in a number of the interviews revealing that the job was found through contacts by parents or friends.

Poly is convinced that the conditions for finding a job, especially in Montana are not very big, if you do not have friends and connections:

*"So a random person to start – it cannot happen ... But I think it is anywhere in our country." (Poly, 25, F, ME, PE)*

Mona relies primarily on her parents and family. For finding a job, she would turn to friends:

*"I will ask my friends, acquaintances. I believe that someone will know...has heard that somewhere...someone is looking for an employee." (Mona, 20, F, ME, U)*

Petar had received support from his parents during his education. He believes that if he has to find a new job or has a problem he would first turn to his informal contacts:

*"But I would have turned first ... I would have turned to people, to friends, relatives, acquaintances and while I search ... I would look for every opportunity indeed." (Petar, 29, M, HE, PE)*

The informal contacts seem to have significant role by finding a job in line with Granovetter's idea (Granovetter 1973) for the strength of weak ties:

*"I: How did you find this job?"*

*R: Well...thanks to acquaintance of mine... She is a university professor in psychology. She recommended me because she thought that I am a conscious person. Moreover, I had good grades. And... this was the criterion. So it was my acquaintance and my grades that helped me to submit an application and to pass all stages of approval." (Georgi, 24, M, HE, TE)*



### 3.3. Macro-coping strategies

#### 3.3.1. Use of various programs/measures

As a strategy for cope with unemployment, some of the interviewees have taken part in a youth labour market programme. In the most cases, this decision was taken after long period of unemployment and impossibility for finding a job. The interviewed young people have participated in internship program for people with high education without work experience, subsidized work and trainings (language and computer courses).

Some of the youths assess the effect of the program negatively. In 2015, Georgi participated in an internship programme at public administration. He was talking about his experiences as an intern in a positive way, but his overall assessment both of the programme and internship programmes in general was negative:

*“Well... I just got some knowledge how public administration works. But I don't think that this is an experience which could be an advantage in future. In general, this programme has not had any influence (...) I don't think that internship programmes can offer good career perspective (...) I don't think that these programmes could help me to find a job.”* (Georgi, 24, M, HE, TE)

This assessment is mainly due to the design of the programme (*“people who are your mentors during your internship do not take you seriously”*) and their overall efficiency (*“I think that these programmes offer fake opportunities”*). In his words, these programmes could be more efficient if public administrations open vacancies specially designed for interns, i.e. these workplaces will be designed to correspond to skills, knowledge and experience of young people. Now this is not the case and this fact not only ruins the efficiency of these programmes but they become less attractive for young people because they do not offer them real opportunities to get fully integrated in the organization's activities, to become part of the team. As the respondent said: *“interns are perceived as... parasites...”*

Positive are the assessments of young people who have participated in program “Career Start”. Despite the low payment mentioned as a problem, most of the young people admit that the program gives a good opportunity for work experience that they do not have:

Tina hopes that by participating in such programs she will be able to have the necessary work experience of 2 years:

*“I participated in a program here; already have six month experience in accounting. I applied to another program, and now await approval. This is a European program for youth employment. So I think I can gain this experience. Here, six months, there 6 months. This is a start; otherwise there is simply no other option. All demand two years of experience ...”* (Tina, 28, F, HE, U)



*"I do not know, maybe the programmes are generally a nice thing, I was not very clear. Now I got familiar with this programme, in essence they are few. I do not know how long they exist, but I did not know about them. This is very useful for the young people in Bulgaria. Career Start is just for young people who complete their education and do not know where to focus and the other one is for youth employment, because if at 29 you have no job, it is hard because now you've accustomed to be passive, it is hard to getting the person to do something. More programmes can be considered, for financial support to people who have no jobs, but they must be up to some time because if you get used to rely on funds from somewhere, when you get used to get, you don't give."*  
(Dona, 24, F, HE, TE)

The most common reasons for the negative assessment mentioned by the young people are the low wages, the short period of the program and the insecurity after the end of the program.

*"Fixed-term duration of employment is the only problem of these programmes... Because after that you remain without a job again... Maybe incentives should be put in place in order employers to be stimulated to provide permanent employment (...) Duration, yes... It is something which I'm worried about because after that it is not clear what is going to happen... I have to go through the same path... to register myself at the employment office, to get an unemployment benefit and after that... uncertainty."*  
(Katya, 29, F, HE, TE)

### **3.3.2 Institutional resources and support**

Concerning the institutional support proposed by the state (via "Labour offices"), the assessment of the young people is definitely negative:

*"[...] Especially in my field I do not think they will be able to find me a job."* (Petar, 29, M, HE, PE)

*"The state, in my opinion, can do nothing to help me. If it can help us in some way, if there are granted money, they take it (smiles). So it is not happening, I think."* (Dimitar, 19, M, LE, U)

*"I have many friends who are registered there [at "Labour office"]... but nothing."* (Boris, 26, M, LE, NCE)

*"two years ago and they [in the "Labour office"] never offered me anything. I know nothing about their programs."* (Valyo, 21, M, LE, NEET)

*"I've been registered for a period of one year and they [in the "Labour office"] still haven't proposed me a job offer corresponding to the field of my studies... So I'm doubtful."* (Kornelia, 26, F, HE, TE)

*"Previously they [in the "Labour office"] offered me down in trade - wholesale warehouse. I didn't like it, it's not my specialty. They offered me a car wash, welder, joiner, not my field."* (Stoyan, 22, M, ME, PE)



As a whole, we observed a lack of trust in the state by the young Bulgarians that lead them to the conviction that nothing depends on them and to a lack of hope that their life will get much better in the near future:

*“I don’t think it can happen any time soon. For us to get better, all the government stealing and scheming should stop first. How come for them to ever stop, who can stop them? If that happens someday, probably by then I would have lived half of my life. I should have made something of myself by then. I can’t wait for things to get better in Bulgaria. I don’t know how long I will have to wait. I don’t see the point. I have to make it on my own.”* (Vanio, 18, M, LE, NCE)

*“I will apologize for what I will say but (...) in my point of view the state does not do anything.”* (Milena, 21, F, ME, U)

In the text until now we presented thematic analysis of crucial aspects and processes in young people’s life. The next step is to explore the interrelation between considered dimensions (work and education trajectories, autonomy, wellbeing and health) and social exclusion. For this purpose, in the following Part e) we will use a meta-analysis to analyse what is the manifestation of these processes in youth’s life according to the potential risk of social exclusion.

## Part e) Social exclusion

### 1. The concept of social exclusion

The social exclusion is dynamic and multi-dimensional process (Bossert, D’Ambrosio, Peragine 2004; Tsakoglou and Papadopoulos 2005; Millar 2007). It is liable to change over time (Ohlsson, 2007). In addition to the multidimensional nature, the social exclusion can be determined as a multi-layered concept insofar as the causes of exclusion can be at the national, community, household or individual level (European Commission, 2010). In the literature a consensus exists about the idea that social exclusion is not the same with material poverty and it is not related only to the material resources. The exclusion can include lack of resources and material deprivation but in addition it is related to impossibility for participating in main activities of a society (Sen 2000; Burchardt, T., Le Grand, J. & Piachaud, D. 2002). Social exclusion refers as well as to poverty, lack of income and unemployment, but also to limited access to education, information, health services, worsened well-being, interrupted social contacts and low or no social participation (Steinert and Pilgram 2003). According to Jordi Estivill "Social exclusion can be understood as a cumulative accumulation of processes ... arising from the heart of the economy, politics and society that gradually distance and puts people, groups, communities and territories in a position of inferiority in terms of centers of power, resources and dominant values" (Estivill, 2003, p.19). Hugh Fraser defines exclusion as "cumulative marginalization: from production (employment), from consumption (income), from social networks (community, family



and neighbours), from decision-making and from adequate quality of life." (Fraser 1999, p. 44). This statement finds confirmation in the qualitative data gathered in Bulgaria in the frame of Except project.

## 2. Methodology: National sample and procedure

Taking into account the national peculiarities (see: Section 1. Setting the context), our sample consists of youth that should be considered as "specific vulnerable groups": young people, neither in employment, nor in education and training (NEETs) and young people from ethnic minority groups, especially Roma. Except these groups, we have interviewed young people who are (or were) included in labour market programs. We have included respondents from two geographical areas with different socio-economic characteristics - the Northwest region (Severozapaden) and Southwestern region (Yugozapaden). The interviews were implemented in the administrative centers of these two districts, namely the town of Montana and the city of Sofia (capital city).

Based on the Guidelines: National report on Social exclusion (Figgou & Unt, 2017) we classified the 43 interviews conducted in Bulgaria into three categories – participants at high risk; at increased risk and at low risk of social exclusion. We used these categories as instruments for better understanding the complex character of the phenomenon social exclusion. The main criteria for this division were the economic deprivation and social connectedness (both informal and institutional support).

At the first stage, one of the Bulgarian researchers who had been involved in the entire process of collecting qualitative data – interviewing, transcribing, analyzing the information – made the division of the interviews into three categories. On the second stage of the procedure, the typology was discussed with another researcher who had been also included in the process of collecting the qualitative data and was familiar with the sample. In a limited number of cases additional consideration was required in order to locate them properly in the continuum.

Based on the above cited Guidelines (Figgou & Unt, 2017), the criteria for estimating the risk of social exclusion among the Bulgarian interviewees are as follows:

**Category 1. 'High risk of social exclusion'** – experiencing at the same time deep labour market exclusion along with (or risk of) **both** economic (due to precarious job, material deprivation) and deep social exclusion (lacking informal and formal social support; feels stigmatized, discriminated)

**Category 2. 'Increased risk of social exclusion'** – young people who are labour market excluded and experiencing at the same time **either** economic or social exclusion

**Category 3. 'Low risk of social exclusion'** – young people who have various difficulties in labour market but do not experience economic and social exclusion most often due to different kind of support.



These categories cannot claim to be representative but are nonetheless valid and reliable cases that aid our understanding of the situation of the young people in Bulgaria.

### 3. Results

#### 3.1 Participants at high risk of social exclusion

Sixteen (ten women and six men) out of the 43 young people who were interviewed, could be considered in deep social exclusion. The bigger part of these young people (11 out of 16) belong to the Roma minority group and live in poor area of Sofia which is often said to be a Roma ghetto. Some of the interviews categorised in this group are from Montana – mainly from Roma ethnicity (3 out of 5) but not only. Living in poor, ghettoized neighbourhoods is a significant factor for social exclusion. Many interviewees of Roma origin live as a capsuled community, which does not share mainstream cultural norms. Each of these interviews has different life story and helps us to understand the significant hardships and severe circumstances in which some of the Bulgarians live. Despite the differences in the narratives there are some similarities that all people from this group experience. Almost all of the interviewees from this group are with low or without education degree, long-term unemployed or with no work experience at all. Many of the interviewed young people are deprived of basic needs as food, heating, clothes; live with unemployed parents or with only one of them. Therefore, they cannot receive support (financial help, social capital) from their families. Furthermore, some of the young people have to take care for ill relatives or little children that create additional obstacles in the path to inclusion. The interviewees from this group also share that they are often confronted with problems associated with discrimination.

#### Education and Work pathways

The lack of or low education (ISCED 0-2) is a major factor for social exclusion that is a common characteristic for almost all of the interviewees in this category. As a study by A. Peruzzi (2013) shows a low education level has a direct or indirect influence over various aspects of social exclusion. The lack of education leads to low-qualified and low-paid work for youths, increasing the risk of poverty. On the other side, economic reasons are main factors for school dropout. The lack of family resources is often mentioned by the interviewees as a reason for leaving school early and impossibility for continuation of or return to education.

*An example for this statement is the case of Dimitar, 19 years old boy who lives in the Roma neighborhood of the capital with his parents. He graduated lower secondary education (ISCED 2) in a class with studying computer engineering, but after that he interrupts school because he went with his father to Greece. There they were looking*



*for work. After returning he did not continue his education due to lack of financial resources, although he was willing to continue to learn (Dimitar, 19, M, LE, U).*

Some of the interviewees from this group, especially girls, do not mention the lack of money as a reason for dropping out from the school. Instead of that, the reason was their unwillingness to attend school. This unwillingness is combined with lack of support from the family. Some parents from the Roma ethnicity group do not allow their daughters to attend school because they might meet with and date boys. This is related to the tradition young Roma women not to have a relationship with men before the marriage. Early pregnancy (before completion of formal education and before entering the labour market) is another reason for many of the young women from this group for dropping out from school and for difficulties to continue education. According to Eurostat (2015) in 2013 in Bulgaria the teenage mothers were 14.7% which is among the highest share in the EU members, only behind Romania with 15,6%.

*Kamelia, 23 years old with two children, lives with her partner since she was 14 years old. She left school with less than lower secondary education as her partner was insisting to leave school. She is caring for her two children and has never worked (Kamelia, 23, F, LE, U). Albena is 19 years old, from Roma origin. She gave birth to her first child when she was 15 years old and now is pregnant in the sixth month with a second. She graduated 5th grade, i.e. only primary education. She lives in the Roma neighbourhood from which she rarely goes out. Albena has never worked, takes care of her child (Albena, 19, F, LE, U). Ivanka, 29 years old woman with three children, has never been to school because her parents did not allow it. Most probably the reason can be found in the tradition in some Roma communities that girls do not need to study as they will marry and look after their children. She considers that it is too late to study from now on (Ivanka, 29, F, LE, U).*

Another reason for dropping out from school, which also directly increases the risk of social exclusion, is related to health problems or disability. Disability and illness are significant risk factors determining the life paths of young people in Bulgaria. They are obstacles for completion of education and finding any kind of job. Very often these people rely only on social benefits received from the state for sickness and disability or on their parents.

*Due to health problems Iliia, 28 years old. began to study very late (at age of 14) and has studied only four years – so he has only very basic education. Iliia lives in the Roma neighborhood only with his mother. He had never worked and does not know to whom he may turn to find work. He is in a situation where is no way to deal either alone. He requires qualitative social work - developing an individual plan for dealing with various problems, including obtaining a qualification and some skills but the state mechanisms for this are insufficient (Iliia, 28, M, LE, U).*



At the time the interviews were taken, only two of the young people from this group had a job – one of them was working as a non-contractual employee in informal economy and the other one on a temporary contract, appointed under a youth active labour market policy program. The rest of the youths considered in deep social exclusion were long-term unemployed or had never worked. The consequences are labour market exclusion, limited social contacts and social isolation, severe material deprivation and poverty. The material deprivation and poverty are pivotal dimensions of social exclusion. Of course, there is a difference in the degree of deprivation. But we have observed the most severe forms of deprivation among the young people interviewed in economically disadvantaged and spatially isolated urban areas inhabited mainly by people belonging to the Roma ethnic group (classified here as being in high risk of social exclusion).

*Eva is 21 years old Roma woman, without education and any job experience. She lives with her parents who are also unemployed. The lack of secure incomes is a permanent part of respondent's life. The dwelling where they live is heated by firewood and coal, which sometimes they borrow until they receive some money. Eva was telling stories about situations when she and her family had to go to bed without having a dinner. Sometimes they are forced to collect scrap and to give it for recycling (Eva, 21, F, LE, U).*

All this shows the interdependence of various factors that trigger social exclusion – poverty leads to low (or lack of) education and impossibility for finding a good paid job and vice versa – the lack of education means low qualified job that creates conditions for life in poverty.

### **Informal social support**

What is common for the young people in this group is that they live in poor families where one or both parents are unemployed. Some studies show that concentration of joblessness within households has significant implications for the level of poverty experienced by unemployed youth (de Graaf-Zijl & Nolan, 2011). Lack of means in the family leads not only to impossibility of parents to support their children financially but in some cases forces the young people to interrupt their education and begin work.

*Boris was forced to leave school at age of 13 because his parents did not have the necessary means. He started working (mainly as a construction worker) in order to support his family's budget. Currently, he is a non-contractual employee (Boris, 26, M, LE, NCE).*

What we observed, however, with regard to the young people representing this category, is that despite the economic hardships experienced by parents, the family support seems to be especially important for the young people, who in many cases admitted that they would not be able to cope without their parents' help. It could be said



that the help is mutual – all members of the family put efforts in order to make ends meet. Living together with parents and relatives means shared costs and lower expenses for food, heating, electricity for each of member of the household. In that sense, the situation of youths who live with only one parent (due to divorce or death of the other) is especially difficult:

*Hristina, 20 years old, lives with her mother, her father had passed away just before she finished high school, and this was a hard experience for her. Then, she suddenly seemed grown - must start working to help her mother in the household because when only the mother works the money is not enough for almost anything. It is felt the feeling that after her father's death she and her mother were left alone without any other's support (Hristina, 20, F, ME, TE)*

What is missing in these families and makes the integration of young people increasingly difficult is the limited social contacts and lack of social capital. This also has a strong negative influence on youth employment opportunities.

Notwithstanding that the support received from parents is recognized by most of the interviewees from this group as an important protective factor, in some cases it can play the role of a risk factor and to exacerbate youth vulnerability. For example, this is the case of the above mentioned Roma girls who had been forced by their families to leave education – the family had held them back, making the challenges they faced even more difficult to resolve.

The case of Petranka is an extreme illustration of the negative effects that the attitude of the parents can have.

*She was born as a disabled child - hip bone malformation. The reason for these inborn malformations is the deliberate actions of her mother to induce an illegal forced abortion. She did not want to keep the baby and treated herself with pills and injections. This had serious negative impact on the foetus's health (Petranka, 19, F, LE, U)*

### **Autonomy pathways**

What is a common characteristic of the young people from this group is that they are economically dependent on their families. In most of the cases from this group the young people have never left their parental home because they do not have any income and cannot afford to live by themselves. Due to the economic dependency, some of the respondents do not have any intention to leave a parental home and find that it is normal especially if they do not have their own family. Some of the youths live with a spouse or partner but again with parents. Other people wish to live independently but have to postpone it because the autonomy will represent even a bigger financial constraint. It should be emphasized that despite the economic and housing dependency most of these respondents consider themselves as autonomous (psychology autonomy), because they are able to do whatever they want.



*Kamelia, 23 years old woman, lives with her partner and their two children together with her partner's parents. According to her they have autonomy to take decisions by themselves so the joint living is not considered a burden but support. Kamelia admits that the household's members live well together; they help each other and could rely on each other that is especially important in situation of long-term unemployment and lack of income. As she lives the way many young females around her (in the Roma neighbourhood) live she feels her situation as somehow normal for a lady with two small children (Kamelia, 23, F, LE, U).*

In other cases, young people have to provide care for elderly relatives and moving out is not a solution.

*Ana lives in her grandmother's house, for whom she is taking care because she is less mobile. A very significant factor in the difficulties experienced by Ana is the absence of parents who cannot support her. Since she was three years old for her took care her grandmother. Therefore she feels commitment to her and do not imagine to leave her alone. Moreover Ana still has no other income except what she receives from the pension of her grandmother and some money sent from her brother, who works in the Netherlands. That is, the support is reciprocal and both generations need each other (Ana, 19, F, ME, U).*

### **Wellbeing and Health**

What is common for this group is that almost all participants have lost their health insurance rights<sup>16</sup>. Many young people in high risk of social exclusion had been outside the labour market for a long period of time and had not paid health insurance contributions and now, if medical services or treatment are needed, they have to pay out of their pocket that would be a serious financial problem. This refers also to the informal employment that can be seen as exclusion from participation in the system of social protection – the young people can not receive unemployment benefits, they do not have health of social insurance.

*Having been a non-contractual employee for a very long period of time, Boris has lost his social security rights. Therefore, he cannot afford medical treatment and has to pay on his own for healthcare. In case of sickness or employment injury, he will not be entitled to cash or in-kind social security benefits. His pension rights are also threatened as he does not pay pension contributions. These facts are really worrying him (Boris, 26, M, LE, NCE).*

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<sup>16</sup> In Bulgaria exists obligatory health insurance that guarantees free access of the insured persons to medical care. The unemployed people must pay on their own the health insurances in amount of 18,40 BGN monthly (about 9 Euro) in 2016. Health rights are terminated when more than three monthly contributions are not paid for the period of 36 months. In addition there are sanctions (in amount between 500-1000 BGN) if the unemployed person doesn't declare his obligation for self-insurance.



The problem with inability to cover the health expenses is especially severe when the family has small children.

*Ivanka has three children (12, 8 and 4 years old) and lives with her parents in Roma neighbourhood in Sofia. They live very poorly. Ivanka has no education and has never been employed. She visits doctors and medical facilities only in relation to her children who are sick sometimes. But she finds the medicines very expensive, rarely buys them and when needed uses traditional medicine. In addition Ivanka suffers from psychological isolation, expressed in a fear of contacts with other people outside her usual family environment (Ivanka, 29, F, LE, U).*

The lack of money and the severe deprivation experienced by many of the young people from this group cause stress, risk of depression and lower self-esteem.

*The lack of work and the situation in which is Ana affect mainly on her psyche and feelings. Ana says she was in depression because of the lack of money. Ana has strong negative experiences about the lack of money, especially when she is forced to ask for a loan that she needs for food and other basic needs (Ana, 19, F, ME, U).*

The issue of physical health has a central role in life of the respondents with disability. The interviewees from this group diagnosed by the competent authorities with permanent disability identified the poor quality of health and social services in Bulgaria as a potential risk factor for their health and well-being.

*Before the interview, Petranka had undergone 18 surgery interventions and was diagnosed with permanent disability between 71 and 90%. Despite that, she qualified the health services and the physicians in Bulgaria as unsatisfactory and intends to undergo another surgery intervention abroad. In addition, she is unhappy because couple of years ago, as a part of the regular assessment of her working capacity, the competent authorities disregarded some aspects of her physical condition, i.e. the need of permanent assistance. In her point of view their decision is not objective and as a result the adequacy of the state support has been intentionally reduced (Petranka, 19, F, LE, U). Ilija has disability second group. Despite this his pension for sickness is no longer available and he relies entirely on his mother income. Ilija is not familiar with whatever opportunities for participation in programs and active measures on the labour market for unemployed and/or disabled people (Ilija, 28, M, LE, U).*

Living in severe material deprivation (including of some basic needs) has as result impossibility for making future plans. The young people from this group live only in present; they can not imagine their life in future even a few years ahead and do not make neither short-term nor long-term plans.



However, an interesting finding is that many young people from poor families who live in areas inhabited predominantly by people in the same material situation determine their well-being by comparing it with the position of their neighbours. In comparison with friends and peers, most of the young people from the Roma minority group state that they are satisfied with their lives because it could be worse. The reason for this assessment is the feeling that many other people are significantly worse-off:

*Despite the lack of money for food, Eva for example is not desperate and thinks that her living conditions are good. Even though, she thinks that her living conditions are better, compared to the situation of some of her friends. She was talking with pride about that she has two jackets that borrows on her friends. Thus, even the little she has makes her feel happy about her living conditions (Eva, 21, F, LE, U).*

### **Formal support: policies**

In Bulgaria, in order to receive cash unemployment benefits, individuals should be registered as unemployed with the public employment offices and should have at least 9 months of insurance against the unemployment risk during the last 15 months. Most of the young people in this category had not ever received unemployment benefits (element of the passive labour market policy) because they did not have the required periods of insurance. Young unemployed can register themselves with the public employment offices where they can receive information about the available vacancies. Nevertheless, many of them share their disappointment with Employment office, because public employment services failed to offer them appropriate or even any jobs:

*Eva does not receive unemployment benefit due to lack of necessary contribution history and claimed that she does not receive social assistance benefits as well. The only thing she was aware of was that sometimes unemployed people could be included in programs for street cleaning for a period of 5 days. However, the local employment office where she was registered did not offer her something like that (Eva, 21, F, LE, U). Boris has never been registered at local employment office. He does not trust public employment services and his opinion is influenced mainly by his friends' experience who were registered but did not receive offer for job. So he does not expect support from the state (Boris, 26, M, LE, NCJ).*

In addition, many of these participants had never received any form of state support – labour market services, social assistance or family benefits. Only the young women had received some kind of family allowances offered to low-income mothers of small children.

Only one of the young people from this group had participated in an active labour market policy programme. There are grounds to believe that the main reason why youths do not participate in measures and programmes offered by public employment services is their lack of awareness of the available possibilities. In addition, the interviewees mention that there is a lack of sufficient support at institutional level for people in difficult health conditions, i.e. public services do not fully consider the



individual situations of handicapped youths, and therefore, according to the respondents, the public servants and professionals do not efficiently adapt service design and delivery mechanisms to people with special needs.

#### **Other risk factors: Discrimination**

Discrimination is another factor that increases the risk of social exclusion of the young people from this group. Some of the interviewed young people from Roma origin share that when looking for a job they were unfairly treated by the employers on these grounds and believe that ethnic discrimination is a major obstacle for them to find a job.

*Valya is 20 years old, lives in Roma neighbourhood in Montana. She has secondary education, has a certificate for hairdresser. Now she is unemployed but is actively looking for work. Valya tells that she has been to many interviews and when the employer sees that she is from Roma ethnicity just promises that he will call her but after that nothing happens (Valya, 20, F, ME, U).*

### **3.2 Participants at increased risk of social exclusion**

This category consists of people from various education backgrounds, ethnicity and occupational status. Here we included 15 (ten men and five women) diverse cases – individuals with upper secondary education, but also with tertiary; people who had no job but also who worked on temporary contract or had participated in employment measures; youths from Roma minority group but also many Bulgarians. Ten out of 15 cases are from the Montana district, Northwest region. What is common for all young people from this category is that they experience economic difficulties and obstacles to participate in different spheres of human life in which inadequate participation might trigger social exclusion. The young people from this group do not experience so severe material deprivation as those included in the first category. However, we can summarize that these young people are not capable to do things that they define as valuable for them: to enjoy a decent and comfortable standard of living; to be emotional healthy; to enjoy family and social relationships; to be independent; to have access to qualitative education; to have access to good/secure job. All this demonstrates one more time the multidimensional and multilayered character of social exclusion when deprivations and exclusion in one sphere lead to deprivations and exclusion in another one. What is of significant importance for young people's life from this group and what helps them to cope with the difficulties is informal support, most often from family but in some cases also from NGOs and friends.

#### **Education and Work pathways**

Most of the young people from this category have upper secondary education and only two of them are university graduates. Many of the participants shared that they had intention to continue study in university but the lack of means stopped them. As we



already noted, most of the youths from this group are from the city of Montana where there is no university. This means that apart from the cost for education they need money to rent a place to stay in. In addition, the cost of living in big cities is much higher compared to the smaller cities. So, not surprisingly, living in a bigger city is not affordable for the most of the young people and their families. We observe again the vicious circle mentioned above – the lack of financial means limits the access to quality education that place the young people in situation to occupy low qualified and low paid job.

*Example for that how financial difficulties prompted young people to abandon higher education and specialization that would enable their career in the future is the case of Kremena. She is 28 years, born in a small village in Northwest Bulgaria. After completing secondary education in Montana, Kremena began studying at the Medical College in the capital for X-ray technician. During her studying she was supported financially by her parents, but together with this she works. Despite all these efforts, the money was not enough for living in the big city and she has to interrupt education (Kremena, 28, F, ME, TE).*

As far as working paths of the interviewees facing increased risk of social exclusion are concerned, we can divide them into two subgroups – those who are unemployed and those who are employed (on temporary contract or in non-contractual employment) but due to low remuneration have concerns about covering their life expenses and their future.

The first group consists mainly of youths from Montana district. As we have already mentioned in the beginning, the unemployment rate in this region is very high, much higher than levels in Sofia (the second region in our sample). In the Northwest region (where Montana is) the unemployment rates are twice than those in Southwestern Bulgaria (where is Sofia) – accordingly 10,4% and 5.4%. This makes the competition between job-seekers very strong. In addition, employers tend to hire employees who have sufficient working experience, e.g. had a job before. Also, most youths from this group reported that existing jobs in Montana are of low quality with very low payment.

*Mira is living in the town of Montana at her parents' place. She has been unemployed for a couple of years. After leaving the school, she intended to go to the city of Sofia, but remained in the town of Montana due to reasons of personal character. To some extent, she regrets that decision because she is disappointed with the quality of existing jobs in the region – the remuneration is low, the social protection is insufficient and often employees are forced to work overtime without being compensated for that. In her point of view, the employment situation of young people in the region is not favourable. She had applied many times but the employers did not decide to make a*



*job offer to her. She believes that employers prefer to hire more experienced people with their own family. Mira is worried about her job prospects. She does not think that jobs available in Montana are appropriate to her (Mira, 24, F, ME, U).*

As a result of unemployment and low income the interviewees share that they are ready to work in the shadow economy sector without labour contract and formal social protection in order to avoid any kind of additional payment (taxes, social and health insurance contributions). Although this practice is considered as a strategy to cope with the existing financial difficulties, it increases the insecurity and risk of social exclusion for the young people.

The low remuneration is not a problem only for low-skilled jobs but also for some employment positions that require tertiary education. Two young people with tertiary education having a job are also included in this category. The reason is that during the interviews they reported low remuneration and inadequate earnings, the feeling of insecurity and the lack of family support. One of them had graduated in Psychology and the other one in Social works. Both young men like the job they have but share that the remuneration is a cause of serious concerns. Therefore they had to deprive themselves of many things. Inadequate earnings negatively affect the process of family planning and they were forced to postpone the moment of creating an own family. This is so despite the fact that at some point in time they had already moved out from their parents' home:

*Petar is born and raised in Sofia. He graduates with a degree in Psychology though his parents insisted him to study engineering specialty that would ensure him a craft. He himself was aware that it would be more difficult to find work, but decided to follow what is interesting for him. After graduation of university he failed to find a job and decided to participate in youth labour market program, more specific an internship for university education graduates without job experience. After completion of the internship, the interviewee continues with the same employer for whom he works till now. Petar believes that what he works now does not provide him good living conditions for the low pay. He is convinced that with the salary that he receives cannot support a family and is worried that when he decides to have such he would find another better paid difficultly. For the last two years the boy lives outside his parents' home, but not completely alone, with roommates on rent, because it is impossible for him to meet alone absolutely all costs and bills (Petar, 29, M, HE, PE).*

Such cases are examples against the commonly spread belief that employment is the best way towards social inclusion – the quality of employment is much more important.

### **Informal social support**



The main reason for including these interviewees into the group of young people facing an increased risk of social exclusion instead of that of high risk is the informal support they receive. Most of these young people admit that they rely on the financial support from their families (parents or partner). In some cases the individuals are entirely dependent on the financial help of their parents because they do not have any income or receive low salaries. It could be said that the family is perceived as the main protective factor for almost all interviewed young people. The fact that some youths receive material support from their parents does not necessarily lead to integration into the labour market (O'Reilly et al., 2015: 7). But such support does enable youths to spend more time looking for better work. Those who lack this support are often forced to take any job – including low-paid, under bad working conditions, in grey sector which does not protect them against social exclusion.

*The case of Vania is an example how the family's support gives the young person security. Vania was born in Montana where she currently lives with her boyfriend and his parents. She graduated from secondary vocational education and began looking for employment. Vania intends to serve for one year and then to continue her education at the university. She has plans to complete higher education - music and get a job as a teacher to have a group of children to work with her and give concerts. Vania receives financial and moral support from her mother and sister that helps her to follow her dreams - to study singing, dealing with music (Vania, 19, F, LE, TE). Mona has a very short work experience and relies entirely on her parents. Even she receives BGN 10 a day which she uses for going out with friends (Mona, 20, F, ME, U)*

Many young people mentioned also that for finding a job they would turn to friends and acquaintances to help with finding it.

*Viktor does neither expect public support from the state nor is convinced that will receive it. In case of job loss, he will turn to acquaintances or friends but not to local employment offices, which he does not trust (Viktor, M, 27, ME, PE)*

### **Autonomy pathways**

We have already mentioned that most of the young people in this group are unemployed or occupy temporary and low-paid jobs. Unemployment and inadequate income are most frequently mentioned factors that the interviewees consider in relation to the decision whether to leave the parental home and create an own family. Most of the interviewees from this category (especially those from Montana) still live with their parents. Those who had left their parental home live together with roommates or partners/spouses in order to share the expenses.

Almost all individuals from this group admit that they are still economically dependant of their parents which forces them to postpone decision about residential emancipation and creating own family.



*Currently, Koko, 27 years old man from Montana, is employed as a barman and waiter on a temporary basis – only for the summer. He is living at his parents' place. He would like to live independently, but due to financial constraints he cannot afford to move in a rented flat. Koko thinks that his unfavourable labour market situation has important economic and social consequences. The lack of regular incomes prevents him from establishing his own family. In his point of view, young people can find a job, but most of the existing jobs are not well paid (Koko, 27, M, ME, TE).*

The inability to leave the parental house despite their willingness to do so leads to dissatisfaction with the current situation for many young people from this group. Despite this many respondents mention that they feel themselves physiologically independent, especially in terms of decision-making.

*Ivan is a young man of 19 who 2015 graduated from upper secondary education. Currently he lives with his parents together with his brother and sister younger than him. But there is a desire to be independent, he does not like that currently he has to be supported by his parents. Despite this he feels independence in a sense that he can take decision alone and make own choices (Ivan, 19, M, ME, U).*

### **Wellbeing and Health**

Most of the young people from this group shared that they are not satisfied with their life in general due to the economic constraints. Individuals living with their parents evaluated their standard of living as normal, but not sufficiently good. The youths who live outside the parental home and pay rent share that it is very difficult for them to provide good living conditions. Describing their everyday life while they are out of work, the young people admit that they have more time for themselves, to meet friends, but that does not make them more satisfied. On the contrary - it makes them think that their welfare is worse compared to the friends having paid jobs.

Another factor affecting the well-being and the physical health of some of the young people in this group is the temporary disability. Several interviewees say they have survived traffic accidents, after which they have to change their plans for training and work, and as a result they are also deprived of things they consider important. Despite the worse health situation, support they receive from the family is a protective factor that mitigates the risk of social exclusion.

*Sotir suffered a crash before three months of which is still recovering. The worst was injured his hand and doctors told him he would need about a year to fully recover. This incident forces him to postpone his plans to become a police officer but he is optimistic that everything will be ok and next year his hand will be fully recuperated. He evaluates his standard of living as normal, but compared to his friends who work is worse*



*because he doesn't have enough money for pleasures and vacations (Sotir, 20, M, ME, U)*

For some of the young people the unemployment and jobs precariousness cause psychological discomfort. This is in line with other studies, which have shown that unemployment increases mental stress, depression, and decreases life satisfaction and self-esteem (Bell and Blanchflower, 2011; Drydakis, 2014).

*Mira is concerned about the social aspects of her life. Her participation in social life is seriously harmed. She has to stay alone at home experiencing deep boredom. She cannot hang out with friends or to be engaged in entertainment activities such as sports, dancing, and drawing. These are activities which she highly values. Therefore Mira is experiencing a deep psychological discomfort with regard to her living conditions. Being unemployed for a long period of time, she is missing social interactions with colleagues and friends (Mira, 24, F, ME, U).*

The interviewees from this group feel themselves alienated from their peers; moreover, they experience a deep feeling of hopelessness and powerlessness for bettering the situation in Bulgaria. As result many of the individuals of this group find no sense to stay in Bulgaria and are ready to leave the country in searching for better working conditions and higher salaries. This is the reason why many of the young people from Montana express a greater willingness to seek work abroad than to move to another, larger city in Bulgaria, which has more possibilities to find work.

### **Formal support: policies**

Half of the participants in this group had never been registered at the local employment office and never received support from there. Only one of the participants in this group had received unemployment benefits. Another six people had participated in various programs proposed by the public employment services for unemployed people – training courses (a course in computer literacy) or internship program. Nevertheless, for almost all of them this participation did not lead to any change of their employment status. The only exception is Petar (29, M, HE, PE) who had participated in a program to provide experience to young people up to 29 with no work experience in their specialty. He appreciates his participation and the measure as a whole in a positive way. Although he found his current job through a program he recognizes that if he was now looking for work, the "Labour Office" would be the last option, to which would turn.

In the narratives of these young people we observed lack of trust in the state institution and negative views on the policies' role. The assistance provided by the state for young people is defined as inadequate and insufficient.



### 3.3 Participants at low risk of social exclusion

In this category, we included 12 cases (two men and ten women). The majority of these youths has participated or is currently participating in youth-targeted active labour market program that provides 9-month internship at public administration for university graduates or subsidized employment. Only three out of twelve have never been part of any political measure or youth employment program. All young people from this group can rely on their parents and most of them receive financial support from them. The reason for including these cases in the category low risk of social exclusion is because of the following protective factors: strong family support; high education that can be used for finding decent work; participating in the labour market and collecting experience in the speciality the young people have studied.

#### Education and Work pathways

Only two of all participants in this category are with secondary education. The rest are university graduates. The young people from this group have a linear development of the educational path - immediately after the secondary education, they have begun to study at a university. A problem arises when they graduated and began to look for a job. Only two of them had no problem with finding job in their speciality - Ekaterina and Kiro - who began work at the time they were still student.

*Ekaterina has always wanted to be a teacher therefore she has attained tertiary education in the field of initial pedagogy. Her working career started as an intern at the same non-governmental organization which she is working at the moment. After period of three months, she was offered to sign a permanent labour contract and she accepted. At the time of interview she has been working there without interruption (Ekaterina, 25, F, HE, PE).*

*Kiro studied medical specialty (medical laboratory assistant) with specialization food microbiology for which there is a strong demand in the labor market in Bulgaria, he began working on it before he is graduated. After that he graduated second high education - Health Management which is related to his career advancement (Kiro, 27, M, HE, PE).*

Despite that these two young people have managed to find job in their speciality, they still have or had in the beginning of their careers problems with covering their living costs. Ekaterina is still living with roommates and Kiro has been living in the parental home one year ago and had received financial support from his parents for buying a flat for his family. Now he has to work two jobs to maintain this standard of living for him, his wife and two children. That is, except the personal initiative, the informal support from the family, it must be taken into account the broader context in Bulgaria.



Namely, the overall situation in the country makes Kiro experiencing uncertainty and therefore he cannot imagine his life even after one year.

However, the majority of the interviews with tertiary education from this group failed to find a job after their graduation from university because they did not have any work experience. Those of them who were working during their studies had seasonal/low skilled jobs or were working without a contract and therefore they cannot prove to employers or employment services that they have formal employment experience. Therefore they decided to participate in youth labour market policy program. It could be summarized that the young people from this group are satisfied with the opportunity that they received from the state to find a job corresponding to the field of their studies. The main reason for this is that it allows people who have no experience, to be able to gain experience and confidence. According to the participants, this is the most important benefit of the program, because the employers in principle are not willing to hire people without any work experience. This makes young people and especially recent graduates not competitive enough at the labour market.

*Biliana is a university graduate of jurisprudence. After graduation, she tried to find a job corresponding to the field of her studies, but her efforts remained unsuccessful. She registered herself as an unemployed and received a proposal to become an intern (for nine months) at public administration, as a part of a labour market program. Thanks to it, she is now an intern at the Ministry of Regional Development and Public Works. The internship corresponds to her education and she is very pleased with that fact (Biliana, 27, F, HE, TE).*

*Dona graduated from Sofia University with specialty in employment and human resources. At present she is working in their specialty with a nine-month employment contract under the "Career Start" program at the "Human Resources" Department of the Agency for Metrology and Technical Supervision, job that she likes very much (Dona, 24, F, HE, TE)*

*Petia graduated as a bachelor in Regional Development. Currently she is involved in a youth employment program and is satisfied despite of the low remuneration (Petia, 23, F, HE, TE)*

### **Informal social support**

As we mentioned above, the low remuneration in Bulgaria is one of the factors that increases the risk of social exclusion of young people. The young people from this category also face it but the main protective factor here is the informal support, more specifically – the family. Some of these young people live at their parental home,



because they can not afford to live independently. Other live separate with roommates or partner but receive financial help from the parents in order to cover their expenses.

*Anton lives with his parents, who support him during his studies. He is fully supported by them - does not pay for food, housing, they help him financially (Anton, 24, M, HE, TE). Currently Katya is living with her parents. At the moment, she does not plan to move to a place of her own. The reason is that she does not feel such a need – the current situation corresponds to her expectations and she is satisfied with it (Katya, 29, F, HE, TE)*

On the other hand, the informal support for many of the young people from this category means also transmission of social capital that is especially important when young people are looking for a job under conditions of crisis and high unemployment (Berloff, Modena & Villa, 2011).

*Ani shares that her parents have a close acquaintance who can give her a job **within in her specialty** (Ani, 24, F, HE, U). Ekaterina relies on the support of her friends and colleagues both in order to advance in her career and to cope with eventual situation of becoming unemployed (Ekaterina, 25, F, HE, PE).*

### **Autonomy pathways**

It could be said that only one interviewee of this group is fully independent. Kiro lives with his wife and two little children in own home, receives regular income from a permanent job that allows him to pay a loan for a new car. It should be emphasized however that a year ago the flat is bought without credit, but with the financial help of his parents.

The rest of the participants in this category can be divided into two subgroups. The first subgroup consists of those young people who leave their hometown because the university is located in another place. In this form of housing autonomy many of the youths continue receive financial help by their parents, i.e. they are not financially independent. This refers very strong to the young people who are included in the above mentioned youth-target labour market program because as interns they receive a minimum salaries.

The second subgroup consists of those individuals who live at the parental home and the level of their earnings makes them to believe that more or less they are financially autonomous. Despite of lack of housing autonomy in many cases these young people manage to save which is considered to be an important part of material security.



*Poly, 25 years old woman, is studying high education and is with a permanent work contract. However she still lives in the house of her parents, along with her brothers. For her the independency is very important. Therefore she pays her bills since 18 years old, but what still hinders to call herself truly independent is that she does not have her own home. In this regard, Poly is considering a loan with which to buy her own home, but first want to complete her education to make sure she can find a well-paid job and has no worries about paying the instalments on the loan. Starting a family and children, Poly postpones due to the financial uncertainty (Poly, 25, F, ME, PE).*

Despite the economic hardships, many of the respondents from this group tend to be more optimistic, self-confident and psychologically independent compared to the previous two groups. The reasons for these could be found in the family support they can rely on, the high education they have and the own activity and initiative that give them hope for a better future.

### **Wellbeing and Health**

All young people facing a low risk of social exclusion have health insurance and do not mention specific health problems. Most of them shared positive views about their current wellbeing. In contrast to the other two groups, these young people, in most cases, are optimistic about the future. The main reasons for this are the support they get from parents and their education through which they can find jobs of better quality. Individual factors are also important here – young people from this group manifest active attitudes towards the problems – they are ready to face the challenges and show high willingness to deal with them.

Here again the problem with low remuneration in Bulgaria is stressed. Even the people who have better life trajectories experience stress and anxiety because they have to work two jobs, take extra shifts or seek out sources of income to maintain a relatively good standard of living.

*Kiro works two high qualified jobs, which is associated with more load and stress. This is obvious when he compares his life with those of his parents (Kiro, 27, M, HE, PE).*

*Poly recognizes that she works except overtime where pay is higher, but also in the sphere of the informal sector, always includes in activities that can bring her income. The additional work affects negatively the health of the respondents (Poly, 25, F, ME, PE).*

### **Formal support: policies**

In this group most of the young people have been or currently participate in the program “Career Start”. The assessments of the participants are positive because the program gives a good opportunity for work experience that they do not have. The most common



reasons for the negative assessments mentioned by the young people are the low wages, the short period of the program and the insecurity after the end of the program. The main reason for not participating in policies of part of the individuals from this group is the belief that the state support is for people in need who do not have any other opportunities for dealing with the situation. Many of the people in this category are convinced that they are able to cope with the difficulties in their life due to their own efforts and the support received by their informal network.

## Conclusion

We can sum up that the young people at high risk of social exclusion experience the most severe forms of social exclusion and material deprivation, often live in a deprived urban area inhabited mainly by people belonging to minority ethnic group, have low or none education, their families have no means for support – neither financial nor social capital.

The young people who are at increased risk of social exclusion in our sample are most often from Montana – one of the poorest regions in Bulgaria (and in Europe), more of them are with secondary education, unemployed or with precarious job (including in grey economy). The young people from this group do not experience severe material deprivation as those included in the first category but face strong economic difficulties that hinder them to do valuable for them things.

The third group consists of young people with tertiary education, who are employed (including as interns in the framework of employment measure), experience financial difficulties but in much lower degree than the other two groups (especially compared to the first one). The threshold between the groups, more specifically between the second and the third group is very sensitive and hard to be placed because the cases have more similarities than differences.

In general, we can conclude that the main protective factor for the Bulgarian youths is the family. Although in different degree, almost all young people admit the significant role (as emotional and financial support) of the parents in their life. Very often, our participants tell us about their deep disappointment with the role of the state in regard to the opportunities for development of young people in Bulgaria. In addition, we have observed that a lot of Bulgarian youths are in so called “unfavourable inclusion” (Sen, 2000) – when they are part of the labour market but this does not lead to decent life.

What most Bulgarian young people we talked to are looking for is a steady job with an income that allows them not only to meet the most pressing needs, but also to allow activities specific to people of their age. What we could see are young people trapped in a vicious circle because of such cumulative causes as material poverty, lack of an individual strategy or plan, lack of appropriate support from state and/or family and informal organization, lack of education or career orientation, disability. Crucial to the successful path of the young people is the presence of a supportive environment (from parents, teachers, and informal networks, state institutions) and active agency from the



young people themselves. However, no matter how active a young man/girl is, his/her life is influenced by the general context in which he/she lives - economic and financial uncertainty, limited labor market opportunities, inadequate policies, ineffective institutions. All these push the young people to emigrate in searching for better life abroad.

### Part f) Policy Implications

Based on information from the interviews in Bulgaria the text summarizes the main findings relevant for policy suggestions for improving youth situation in regard to their employment prospects, well-being, health, autonomy.

According to our sampling plan, 21 out of 43 young people were involved in active labour market programs (ALMPs) and they have personal impressions from the work of different programs. Nevertheless, some of the respondents who did not participate in such programs expressed also their opinion about the state's efforts to handle with youth unemployment.

Findings and recommendations with regard to youth employment policies:

- Participating in ALMPs is closely related to the relationships between young people and "Employment offices". Many of the respondents admitted their negative attitude toward institutional support proposed by the state via the local employment offices. Some of them have never registered and refuse to do so, because of the low trust that young people have about the opportunities of the local labor offices to find them a suitable employment. All this leads to lack of youth's awareness regarding available active labour market policy measures for youth employment.
- Other young people have registration as unemployed at the local employment office but did not remain satisfied with what they received as a job or had none. This refers both to the youths without education but also to the respondents with higher education. This respondents feel the Employment Office offers low-paid jobs and positions not matching their individual needs and skills. The relevant measures for assisting the unemployed and increasing the employment rate are assessed by many of the respondents as insufficient.
- On the other hand, are young people who benefited from existing opportunities provided by the labour market programs. Most of them, especially those participating in the program "Career Start" express their satisfaction with the opportunity that they received from the state to begin work in the specialty they have. But here we have to pay attention to another important issue that arises – the Creaming effect – non-random selection of participants who have much more opportunities for finding a job and would do it without the state support. This effect takes place especially through non-selection of young people with low education, living in disadvantaged circumstances (poor family with unemployed parents, in places inhabited mainly by people from minority groups who suffer poverty and a greater risk of social exclusion), disabled people.
- All these observations lead to the recommendation for



- More activities for improving the relationships between young people and the local employment offices
- Better targeting of the active labour market measures towards the most vulnerable groups and the so called NEETs. For Bulgaria significant vulnerable group are the Roma people. Most of them live in segregated areas, where ethnic cultural norms and practices are particularly strong. Many of them do not know about the opportunities proposed by the ALMPs. Those of them who have heard about the youth measures are not aware what to do in order to be included. In this regard, the labour mediators can have a significant role for helping those young people.
- There is a need for approach based on individual pathways of every young people – in some cases for example it would be better to be proposed training or internship before employment, in other cases vice versa – first some kind of job for more experience and income and then a training.
- In some extent the proposed from the employment offices job offers are related to the employers. Many employers have no contact with the state institutions, do not use their services when searching for new employees and rely mainly on internal networks and recommendations. This restricts the circle from which new employees can be found. Therefore more attention has to be paid on the relationships between the state institution and the employers. For example with measures for encouraging employers to use the state institution as a channel for hiring new employees
- The employers are those who after the initial state support should continue the relationships with the young trainees, ie to propose a labour contract of the young participants in ALMPs that doing the job well. Also special measures for encouraging employers to hiring young people without or with little work experience is needed.
- In addition, the young people included in ALMPs have some concrete recommendations about the programs they were involved:
  - Clear and transparent selection procedures – some of the respondents share their disappointment from the way in which participants in the youth measures are selected due to doubts in its fairness
  - Faster administrative procedures when entering in youth program – many respondents complain of the speed of the administrative procedures. The period between the moment of approval of the applicants for some youth program and the moment when they are hired has to be shortened
  - Better control on the quality of the proposed internships and employment – some young people complain of the quality of the internship in which they have participated. For example a respondent who has been participated in an internship programme at public administration shares his disappointment of the programme because *“people who are your mentors during your internship do not take you seriously”* and they do not offer the young people real opportunities to get fully integrated in the organization’s activities, to become



part of the team. As the respondent said: *“interns are perceived as... parasites...”*

- When designing trainings it would be better if the interests of young people are considered – some of the respondents share that they need language knowledge in order to find work but the local employment office does not propose such training.
- Better payment – almost all the respondents stress that the level or remuneration in the youth programs is very low – about BGN 500 (EUR 251). After tax and social security deductions, the net income according to the respondent is insufficient and inadequate compared to the cost of living.

#### Findings and recommendations with regard to well-being and health:

- Part of the young people interviewed in Bulgaria have some form of disability that directly affects their education, work and, in general, their entire lifestyle. Very often these people rely only on social benefits received by the state for sickness and disability. Therefore the above mentioned approach based on the individual pathways of every young people is especially important for people with disability – most of the disabled people should be an object of special attention on behalf of social workers. They need an adjusted to their specific situation individual action plan first for alleviation of the deep social exclusion and then for a possible social inclusion.
- Having been without work for a very long period of time, many respondents lost their social security rights. Therefore, they cannot afford medical treatment and have to pay on their own for healthcare. In case of sickness or employment injury, they will not be entitled to cash or in-kind social security benefits. Policies that ensure the access to health services of long-term unemployed people have to be implemented.
- In this regard, an adequate policy about the prices of the medicaments in Bulgaria is needed – many interviewees especially those with little children and no regular or low income admit that they have major difficulties to make ends meet when the kids are ill.
- A significant risk factor for the health of the young Bulgarians is the early pregnancy. It hinders the young women to complete education and reduces their chances to find a stable and well paid job. More attention on the sex education of the young people and health prophylactic has to be paid.

#### Findings and recommendations with regard to autonomy:

- The majority of respondents in Bulgaria still live together with their parents. It seems that youth who have left their parents' home tend to live together with their partners or their spouse's parents. The autonomy is perceived by the young Bulgarians more as a financial autonomy. Often two or more generation live together in a house. It could be said that the help in the family is reciprocal – first parents support the kids after that they can rely on their children's help
- The housing policies in Bulgaria are rudimentary and limited to tax reliefs for young families having mortgages and to social assistance benefits for paying the rents of municipal lodgings (where only few hundred beneficiaries are covered).



- Family income support policies were heavily criticized by the young respondents during the interviews. It is important to mention that most of the interviewees, who shared their views on family benefits, were women. Those among people who discussed this topic, were unanimous – the family benefit amount are manifestly inadequate and not in compliance with the cost of living of the children.
- There is a need for housing policy in Bulgaria that can support with low interest loans the young people when they decide to live separate or when live together with the family but want to make some repairs in the house

Findings and recommendations with regard to social and economic consequences of unemployment and job insecurity:

- Almost all of the interviewees share that the remuneration in Bulgaria especially for the young people with no or little work experience is very low. Therefore measures for increasing the level of remuneration have to be taken. Many young people admit that the money they receive as a salary is not enough even for the living costs. An aspect identified in the interviews is that even employed young people experience material deprivation. The inadequate income policies in Bulgaria make the young people to leave the country, to hide in shadow economy or to be discouraged that they can be involved in labour market.
- The payment can be related not only to money but also to some social services provided by the employer – for instance, childcare, health services for the family of the employee, providing opportunities for sport etc.
- Creating more trainings and internships in real working environment by the employers for students, for young graduates.
- In many interviews we identified the need of a person who can help and morally support the young people when entering the labour market. In this regard, attention to the career orientation of young people before completing education has to be paid.
- Requalification for people is another important step in handling the consequences of unemployment. Greater focus has to be made on the programs for lifelong learning of people with low education and people who want to reach new qualification
- A significant problem in Bulgaria is the work in the shadow economy - as a result of unemployment and low income many interviewees share that they are have been work in the shadow economic sector without labour contract and social insurances. These practices increase not only the insecurity and risk of social exclusion for the young people in Bulgaria but also make them vulnerable to some dishonest practices by the employers. Therefore strict sanctions to the employers who force their employees to work in the shadow economy and do not pay social insurances on the real amount of the wage and better protecting labour rights have to be conducted.
- Another finding yielded by the interviews is that some of the respondents from the Roma ethnicity group suffer discrimination and this is another obstacle for finding a job. Many Roma young people believe that discrimination is one of the most important reason explaining the negative job situation now.
- Another risk we identified during the interviews comes from the regional differences in Bulgaria. The two regions we have included in the sample differ significantly in their economic situation, unemployment levels and opportunities for development for



young people, which is why many young people are looking for a job in the capital or bigger cities. Therefore special local policies have to be implemented in order to increase the opportunities for development of young people in the little towns and disadvantaged regions.

- Implementing local policies that create opportunities for the young people to be involved in public activities for making decisions, in voluntary activities etc. Such activities can boost the young people's motivation, the feeling of self-worth, and provide them with support they need to find a job or understanding what they want to do. The public activities and volunteering can be tools for decreasing the risk of social exclusion and keeping the inclusion of vulnerable young people in the society.

## Conclusions

What we identified in the interviews with the young people is a vicious circle arises - low positions in one aspect lead to similarly low positioning in others. The lack of family resources often leads to lack of education, that is a factor for low-qualified and low-paid work for youths. In addition, our findings show that the precarious employment has numbers of negative consequences not only for the so-called risk groups of young people – with poor background, from ethnic minority, living in jobless family etc. Moreover, it also influences strongly the life of youths with tertiary education due to low remuneration in our country, lack of appropriate jobs, violation of labour rights and high level of shadow economy. As consequences presented by the young Bulgaians we observed – material deprivation, low self-esteem, feeling of pressure and stress, interruption of social contacts, low life satisfaction and happiness, postponing creating own home and family, lack of hope for better future, intention for emigration. The narratives of the Bulgarian youths show that the lack of paid employment has a negative impact on their mental state – it results in stress, lack of self-esteem, depressive states. It affects their material situation as well – for example, the inability to do things that young people define as important (entertainment, meetings with friends, trips) but sometimes deprives them of essential living conditions - food, heating, clothing.

In Bulgaria, besides unemployment, bad working conditions must be also be added to the list of the risk factors for well-being and health - low pay, lack of security and insufficient protection of labour rights. Thus, a number of highly educated young people performing qualified work are forced to have two jobs due to low wages. That makes them feel themselves stressed and frustrated.

A significant gender related risk factor is the early pregnancy. It hinders the young women to complete education and reduces their chances to find a stable and well paid job. Often this risk factor is connected with other disadvantages like belonging to ethnic minority, living in a deprived urban area. All these factors contribute to social exclusion not only for the young mother but also for her child and the family as a whole.



The main protective factor as identified in the narratives is the family. In regard to employment, this factor is related with transmission of resources and social capital (Warmuth, Kittel, Steiber, and Muhlbock 2014). The importance of the social capital received from the network of family and friends becomes particularly important under conditions of crisis and high unemployment (Berloff, Modena and Villa 2011; Krasteva 2015).

Very often, our participants tell us about their deep disappointment with the role of the state concerning the opportunities for development of young people in Bulgaria. The characteristics of the labour market in the country, the numerous political, social and economic reforms that do not had expected results for many years now, lead the young people to the belief that they do not have any voice in Bulgaria and nothing depends on them.

Therefore, we have to pay special attention not only to the statistics and numbers such important for the policymakers (for instance the data for decreasing youth unemployment) but also to the quality of life of the young people which try to make their plans and dreams come true in hard times.



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## ANNEX 1 Statistical data

**Table 1: Population on 1 January – total (Thousand people)**

REGIONS		YEAR		CHANGE (%)
NUTS 2	NUTS 3	2000	2015	(2000-15)
<b>Total</b>	<b>Total</b>	<b>8 190.9</b>	<b>7 202.2</b>	<b>-12.1%</b>
<b>Severozapaden</b>	Vidin	138.8	93.4	-32.7%
	Montana	191.1	139.4	-27.1%
	Vratsa	255.6	175.2	-31.5%
	Pleven	319.4	255.7	-19.9%
	Lovech	176.4	133.5	-24.3%
<b>Severen tsentralen</b>	Veliko Tarnovo	301.3	247.8	-17.8%
	Gabrovo	153.5	116.4	-24.2%
	Ruse	275.5	227.7	-17.4%
	Razgrad	165.0	119.0	-27.8%
	Silistra	152.4	114.7	-24.8%
<b>Severoiztochen</b>	Varna	440.6	473.8	7.5%
	Dobrich	226.0	182.8	-19.1%
	Shumen	214.9	176.9	-17.7%
	Targovishte	144.6	116.4	-19.5%
<b>Yugoiztochen</b>	Burgas	427.2	414.2	-3.0%
	Sliven	229.7	192.6	-16.1%
	Yambol	167.6	125.7	-25.0%
	Stara Zagora	385.2	326.0	-15.4%
<b>Yugozapaden</b>	Sofia (stolitsa)	1 211.5	1 316.6	8.7%
	Sofia	262.2	238.1	-9.2%
	Blagoevgrad	345.1	315.6	-8.6%
	Pernik	153.3	127.0	-17.1%
	Kyustendil	170.6	128.0	-25.0%
<b>Yuzhen tsentralen</b>	Plovdiv	729.4	675.6	-7.4%
	Haskovo	291.8	237.7	-18.5%
	Pazardzhik	315.2	266.5	-15.4%



	Smolyan	145.9	114.0	-21.9%
	Kardzhali	201.2	152.1	-24.4%

**Source:** National Statistical Institute, <http://www.nsi.bg>

**Table 2: Gross domestic product (GDP) at current market prices by NUTS 3 regions (Euro per inhabitant)**

REGIONS		YEAR	
NUTS 2	NUTS 3	2000	2015
<b>Severozapaden</b>	Vidin	1 200	3 100
	Montana	1 200	3 400
	Vratsa	2 200	4 800
	Pleven	1 400	3 400
	Lovech	1 500	3 900
<b>Severen tsentralen</b>	Veliko Tarnovo	1 500	4 000
	Gabrovo	1 600	5 000
	Ruse	1 500	4 900
	Razgrad	1 200	4 200
	Silistra	1 300	3 000
<b>Severoiztochen</b>	Varna	2 000	6 200
	Dobrich	1 600	4 000
	Shumen	1 300	3 800
	Targovishte	1 200	3 600
<b>Yugoiztochen</b>	Burgas	2 200	4 400
	Sliven	1 200	3 000
	Yambol	1 200	4 000
	Stara Zagora	2 000	7 300
<b>Yugozapaden</b>	Sofia (stolitsa)	3 000	12 800
	Sofia	1 700	5 900
	Blagoevgrad	1 300	3 900
	Pernik	1 300	3 000
	Kyustendil	1 600	3 400
<b>Yuzhen tsentralen</b>	Plovdiv	1 400	4 700



	Haskovo	1 300	3 300
	Pazardzhik	1 200	3 500
	Smolyan	1 300	3 900
	Kardzhali	1 100	3 100

**Source:** National Statistical Institute, <http://www.nsi.bg>

**Table 3: Main labour market indicators (total)**

Labour market indicator	Employment rate (15-64) (%)		Unemployment rate (15+) (%)		Long-term unemployment ratio (15+) (%)	
	2003	2015	2003	2015	2003	2015
<b>Region/Year</b>	<b>2003</b>	<b>2015</b>	<b>2003</b>	<b>2015</b>	<b>2003</b>	<b>2015</b>
<b>Bulgaria</b>	<b>53.1</b>	<b>62.9</b>	<b>13.7</b>	<b>9.1</b>	<b>66.8</b>	<b>61.2</b>
<b><i>Severna i yugoiztochna Bulgaria</i></b>	<b>50.7</b>	<b>60.3</b>	<b>15.8</b>	<b>10.7</b>	<b>68.2</b>	<b>60.7</b>
Severozapaden	48.4	56.1	12.1	12.1	68.7	75.0
Severen tsentralen	50.5	60.4	14.7	10.6	69.6	64.6
Severoiztochen	50.9	63.1	20.3	10.3	69.8	53.3
Yugoiztochen	52.7	60.6	15.4	10.4	65.0	53.4
<b><i>Yugozapadna i yuzhna tsentralna Bulgaria</i></b>	<b>55.6</b>	<b>65.5</b>	<b>11.5</b>	<b>7.7</b>	<b>64.8</b>	<b>61.8</b>
Yugozapaden	58.1	68.0	11.3	6.7	65.6	63.9
Yuzhen tsentralen	52.4	61.6	11.9	9.2	63.7	59.4

**Source:** National Statistical Institute, <http://www.nsi.bg>

**Table 4: Main labour market indicators (15-29 age group)**

Labour market indicator	Employment rate (15-64) (%)		Unemployment rate (15+) (%)		Long-term unemployment ratio (15+) (%)	
	2003	2015	2003	2015	2003	2015
<b>Region/Year</b>	<b>2003</b>	<b>2015</b>	<b>2003</b>	<b>2015</b>	<b>2003</b>	<b>2015</b>
<b>Bulgaria</b>	<b>34.7</b>	<b>39.2</b>	<b>21.5</b>	<b>14.4</b>	<b>58.1</b>	<b>52.1</b>
<b><i>Severna i yugoiztochna Bulgaria</i></b>	<b>33.9</b>	<b>37.0</b>	<b>23.8</b>	<b>17.0</b>	<b>60.1</b>	<b>54.1</b>
Severozapaden	30.8	30.0	20.8	19.1	66.8	75.9
Severen tsentralen	33.8	35.5	23.8	17.5	55.5	56.0
Severoiztochen	35.7	41.6	24.7	13.5	64.8	44.4



Yugoiztochen	34.7	38.4	24.9	18.9	55.8	47.6
<b>Yugozapadna i yuzhna tsentralna Bulgaria</b>	<b>35.4</b>	<b>41.2</b>	<b>18.9</b>	<b>12.1</b>	<b>56.1</b>	<b>48.8</b>
Yugozapaden	37.5	43.7	18.1	10.0	55.8	49.0
Yuzhen tsentralen	32.5	37.1	20.2	16.1	55.9	48.4

**Table 5: Main poverty and social exclusion indicators**

Indicator	At risk of poverty or social exclusion rate (%)		At risk of poverty rate* (%)		Severe material deprivation rate (%)	
	2007	2014	2007	2014	2007	2014
<b>Region/Year</b>	<b>2007</b>	<b>2014</b>	<b>2007</b>	<b>2014</b>	<b>2007</b>	<b>2014</b>
<b>Bulgaria</b>	<b>44.8</b>	<b>41.3</b>	<b>21.4</b>	<b>22.0</b>	<b>41.2</b>	<b>34.2</b>
<b>Severna i yugoiztochna Bulgaria</b>	<b>51.3</b>	<b>45.1</b>	<b>25.8</b>	<b>24.2</b>	<b>47.4</b>	<b>37.2</b>
Severozapaden	52.5	44.8	32.6	30.4	46.2	35.7
Severen tsentralen	54.5	44.9	25.8	19.3	51.3	36.3
Severoiztochen	48.3	48.3	23.0	25.0	45.1	40.6
Yugoiztochen	50.1	42.5	22.5	22.8	47.1	35.9
<b>Yugozapadna i yuzhna tsentralna Bulgaria</b>	<b>37.7</b>	<b>37.5</b>	<b>16.6</b>	<b>19.7</b>	<b>34.6</b>	<b>31.2</b>
Yugozapaden	33.8	30.0	12.2	11.7	30.8	25.0
Yuzhen tsentralen	43.1	48.6	22.6	31.4	39.7	40.3

**Source:** National Statistical Institute, <http://www.nsi.bg>

**Table 6: Poverty indicators**

Year	2008	2009	2010	2011	2012	2013	2014
<b>Guaranteed minimum income (BGN per month)</b>	55	65	65	65	65	65	65
<b>Minimum wage (BGN per month)</b>	220	240	240	240/270	270/290	310	340
<b>Poverty line (BGN per month)</b>	212.3	276.5	295	283.8	279.7	285.9	323.7

**Source:** National Statistical Institute



## ANNEX 2 National sampling scheme (on a sample of 43 cases)

**Table 1** Sample overview

Criteria		TOTAL	Montana	Sofia
Nested criteria	<b>Gender</b>	<b>43</b>	<b>21</b>	<b>22</b>
	Female	26	14	12
	Male	17	7	10
	<b>Age</b>	<b>43</b>	<b>21</b>	<b>22</b>
	15-24	14	8	6
	25-29	29	13	16
	<b>Occupational status</b>	<b>43</b>	<b>21</b>	<b>22</b>
Not employed, incl. NEET	32	14	18	
Employed	11	7	4	
Not nested criteria	<b>Education</b>	<b>43</b>	<b>21</b>	<b>22</b>
	ISCED 0 - 2	11	2	9
	ISCED 3 - 4	19	15	4
	ISCED 5 - 6	13	4	9
	<b>Involvement in ALMP</b>	<b>43</b>	<b>21</b>	<b>22</b>
	Involved	21	12	9
	Not involved	22	9	13
	<b>Ethnic origin</b>	<b>43</b>	<b>21</b>	<b>22</b>
	Bulgarian	23	13	10
	Other (Roma, Turkish, etc.)	20	8	12
	<b>Living in parental house</b>	<b>43</b>	<b>21</b>	<b>22</b>
	Yes	28	16	12
	No	15	5	10
<b>Occupational status</b>	<b>43</b>	<b>21</b>	<b>22</b>	
Temporary job	13	6	7	
Unemployed	10	8	2	
NEET	12	2	10	
Secure job	8	5	3	

**Table 2** Interviews overview

No of the interview	Name (alias)	Gender	Age	Age group	Place of living	Family status	Education	Labour market status	LM programme participant	Living in the parental house	Risk group
ISSK_01	Anton	Male	24	25-30	Sofia	Single	Tertiary	Temporary job	No	Yes	No
ISSK_02	Georgi	Male	24	25-30	Sofia	Single	Tertiary	Temporary job	Yes	No	Roma



ISSK_03	Petar	Male	29	25-30	Sofia	Single	Tertiary	Permanent employment	Yes	No	No
ISSK_04	Ivan	Male	19	18-24	Sofia	Single	Secondary	Unemployed	No	Yes	No
ISSK_05	Eva	Female	21	18-24	Sofia	Single	Less than primary	NEET	No	Yes	Roma
ISSK_06	Albena	Female	19	18-24	Sofia	Cohabitant	Primary, but less than secondary	NEET	No	No	Roma
ISSK_07	Dimitar	Male	19	18-24	Sofia	Single	Primary, but less than secondary	Unemployed	No	Yes	Roma
ISSK_08	Stavri	Male	21	18-24	Sofia	Single	Less than primary	NEET	No	Yes	Roma
ISSK_09	Boris	Male	26	25-30	Sofia	Cohabitant	Primary, but less than secondary	Non contractual employment	No	No	Roma
ISSK_10	Ekaterina	Female	25	25-30	Sofia	Cohabitant	Tertiary	Permanent employment	Yes	No	No
ISSK_11	Iliia	Male	28	25-30	Sofia	Single	Less than primary	NEET	No	Yes	Roma
ISSK_12	Kameliia	Female	23	18-24	Sofia	Cohabitant	Less than primary	NEET	No	Yes	Roma
ISSK_13	Ivanka	Female	29	25-30	Sofia	Single	Less than primary	NEET	No	Yes	Roma
ISSK_14	Valya	Female	20	18-24	Sofia	Single	Secondary	NEET	No	Yes	Roma
ISSK_15	Stefan	Male	21	18-24	Sofia	Single	Secondary	NEET	No	Yes	Roma
ISSK_16	Valyo	Male	21	18-24	Sofia	Married	Primary, but less than secondary	NEET	No	Yes	Roma



## No. 20 – Young adults in insecure labour market positions in Bulgaria

ISSK_17	Magda	Female	21	18-24	Sofia	Cohabitant	Secondary	Temporary job	Yes	No	No
ISSK_18	Biliana	Female	27	25-30	Sofia	Single	Tertiary	Temporary job	Yes	No	No
ISSK_19	Daria	Female	22	18-24	Sofia	Cohabitant	Tertiary	Permanent employment	Yes	No	No
ISSK_20	Dona	Female	24	18-24	Sofia	Single	Tertiary	Temporary job	Yes	No	No
ISSK_21	Petia	Female	23	18-24	Sofia	Single	Tertiary	Temporary job	Yes	No	No
ISSK_22	Katya	Female	29	25-30	Sofia	Single	Tertiary	Temporary job	Yes	Yes	Disabled person
ISSK_23	Tina	Female	28	25-30	Montana	Married	Tertiary	Unemployed	Yes	No	No
ISSK_24	Vera	Female	24	18-24	Montana	Married	Secondary	Temporary job	Yes	Yes	Roma
ISSK_25	Ana	Female	19	18-24	Montana	Single	Secondary	Unemployed	Yes	Yes	Roma
ISSK_26	Hristina	Female	20	18-24	Montana	Single	Secondary	Temporary job	Yes	Yes	No
ISSK_27	Mona	Female	20	18-24	Montana	Single	Secondary	Unemployed	No	Yes	Roma
ISSK_28	Kremona	Female	28	25-30	Montana	Cohabitant	Secondary	Temporary job	Yes	No	Roma
ISSK_29	Kornelia	Female	26	25-30	Montana	Single	Tertiary	Temporary job	Yes	Yes	Roma
ISSK_30	Milena	Female	21	18-24	Montana	Cohabitant	Secondary	Unemployed	No	No	Roma
ISSK_31	Viktor	Male	28	25-30	Montana	Married	Secondary	Permanent employment	No	No	Roma
ISSK_32	Petranka	Female	19	18-24	Montana	Married	Primary, but less than secondary	NEET	No	Yes	Roma and disabled person



ISSK_33	Vania	Female	18	18-24	Montana	Cohabitant	Secondary	Temporary job	No	Yes	No
ISSK_34	Sotir	Male	20	18-24	Montana	Cohabitant	Secondary	Unemployed	Yes	Yes	No
ISSK_35	Mira	Female	24	18-24	Montana	Single	Secondary	NEET	No	Yes	No
ISSK_36	Kiro	Male	27	25-30	Montana	Married	Tertiary	Permanent employment	No	No	No
ISSK_37	Poly	Female	25	25-30	Montana	Single	Secondary	Permanent employment	Yes	Yes	No
ISSK_38	Miro	Male	26	25-30	Montana	Cohabitant	Secondary	Unemployed	Yes	Yes	No
ISSK_39	Stoyan	Male	22	18-24	Montana	Single	Secondary	Permanent employment	Yes	Yes	No
ISSK_40	Slavi	Male	26	25-30	Montana	Single	Secondary	Permanent employment	Yes	Yes	No
ISSK_41	Ani	Female	24	18-24	Montana	Single	Tertiary	Unemployed	No	Yes	No
ISSK_42	Vanio	Female	18	18-24	Montana	Single	Primary, but less than secondary	Non contractual employment	Yes	Yes	No
ISSK_43	Koko	Male	27	25-30	Montana	Single	Secondary	Temporary job	No	Yes	No