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

EXCEPT Working Paper No. 23
April 2018

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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.

To cite this report:


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ISSN 2504-7159

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Acknowledgements

The authors would like to thank all the participants who agreed to be interviewed for the EXCEPT project. We are also grateful for the fruitful cooperation of Estonian Unemployment Insurance Fund and support programme “Youth prop up”. Lastly, we thank all the interviewers, transcribers and translators who helped to gather and prepare the materials needed for the following analysis as well as the colleagues at TLU IISS who helped to improve the following report with their comments.

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

The purpose of this Working Paper is to present the overall results arisen from the qualitative survey carried out under EXCEPT Project in Estonia. The main objective of the EXCEPT project is to provide a comprehensive understanding of the consequences of youth labour market vulnerability to the risks of social exclusion in Europe. Aim of the qualitative research has been to study in depth young people’s experiences of labour market exclusion, insecurities and related risks of social exclusion, by focusing on the voice of particularly vulnerable groups of youths.

The Working Paper is divided in eight chapters and sub-chapters. Chapter 1 offers an introduction to the research topic and describes the institutional context in Estonia. More precisely unemployment measures, educational system and policies in the fields of welfare, family and housing.

The second chapter describes the methodology of the study including the sampling strategy and data collection process. The following chapters 3, 4, 5 and 6 describe the results of analysis of the interviews in the following fields: educational and working trajectories, autonomy, well-being and health and socio-economic consequences.

Part 3 gives an overview of the educational and working trajectories of the interviewees as well as meanings they attach to work, their perception of job insecurity and strategies to cope with it. Part 4 is on the subject of autonomy covering housing, economic and psychological dimensions of the concept. It gives an overview of the interviewees situation in these fields and describes coping strategies to reach a higher level of autonomy or to manage with lack of it. Part 5 discusses the interviewees’ self-perception of health and well being. Risk factors as well as coping strategies are analysed on micro, meso and macro level. Chapter 6 focuses on the social and economic consequences of labour market insecurity. Similarly to the previous chapter the coping strategies of interviewees are analysed on micro, meso and macro level.

Part 7 includes a meta-analysis of the qualitative data in order to show the differentiation between participants in terms of risk of social exclusion. After a brief description of the method and the procedure used, the results focus on the presentation of a typology of social exclusion distinguishing participants in three different levels of social exclusion: those that are at high, at increased and at low risk of social exclusion in terms of education and work pathways, formal and informal support, autonomy and well-being.

Finally, Part 8 presents young people’s experience with different policy measures and their opinion on the existing system. The working paper ends with recommendations for changing policy measures in order to improve the situation of youth.
1. Institutional context

by Marti Taru

Introduction

Estonia regained independence in August 1991, until then, the country was part of Soviet Union, including its industrial system. Restoration of independence meant also economic decoupling from Soviet Union and building an economy of an independent state, transition from command economy to market economy, emergence of formerly unknown social problems (e.g., unemployment, poverty). Public administration system, which would be capable of handling those challenges effectively, was virtually missing as the system built during Soviet Union could not meet the needs of an independent state. Very thorough social, economic and political reforms in 1990s had impact on all aspects of life, including labor market, social protection and welfare provision in general both in terms of change in social institutions as in terms of public policies addressing the challenges.

Unemployment, which was unknown in Soviet times, became a familiar concept and a commonplace phenomenon in the early 1990s. It grew sharply between 1991 and 1993, continuing to increase until the turn of the century. By the second part of 1990s, the level of unemployment amongst young people aged 15 to 24 had become a serious problem, exceeding that of the population as a whole. During the 1990s, there emerged a group of discouraged who had lost all hope of finding a job (Vöörmann, 2012).

Though restoration of independence in 1991 had thorough influence on the entire society, joining the EU in 2004 and accession period before that also had significant influence on social institutions, public administration system and public policies.

Population trends

Total population of the country has decreased from 1,570,599 persons in 1990 to 1,315,944 in 2016, that is by 254,655 persons. The only age group which has increased, is the age group of 65 years olds or older – from 181,605 to 250,325. The decrease has been the largest in the age group 0-14 years olds, from 350,134 to 211,445, which makes the decrease to be 40% of the initial size of the group. Age group 15-24 year olds decreased by 38% and 25-34 year olds by 19%.

Labor market participation

Participation in labor market (Figure 1) has changed most visibly in the oldest age group – it has been increasing since late 1990s and has moved up from approximately 40% to nearly 60%. In the age group 15-49 years old, the share of people either employed or seeking job has remained roughly similar between late 1990s and mid 2010s. In the youngest group, the percentage has been around 40%. In the group of 25-49 years olds labor market participation has been between 80% and 90%.

In the age group 15-24 year olds, labor market participation rate has not changed much but fluctuated around 40%. Since the size of the group has been decreasing considerably, also the overall number of labor market entrants in this age group has decreased significantly.
Figure 1. Labor market participation rate by age. Source: Statistics Estonia

Figure 2. Employment and unemployment rates by age. Source: Statistics Estonia
In terms of employment and unemployment (Figure 2), the situation of young people differs from that of 25-49 years olds and 50-74 years olds. Employment rate of the young is lower, compared to the group of seniors, and unemployment rate continues to be higher. The graph also shows that the unemployment rate of young people is more sensitive to changes in economic environment than that of the two other age groups.

From 1997 to 2015, employment rate has increased notably only in the age group 50-74. In the age group 15-24 year olds, employment rate shows some decrease. In other age groups, no changes can be seen.

The share of working poor, defined as working people who’s income is less than 60% of median equalised yearly disposable income, has been 8,7% on the average with the lowest of 6,4% in 2009 and the highest of 11,8% in 2013. The share of working poor did not increase during the economic recession but started increasing immediately after that.

In 2015, a relatively large percentage of 15-24 year olds, compared to older age groups, was employed in two sectors: accommodation and food service, and wholesale and retail trade, repair of motor vehicles and -cycles. Relatively low percentage is employed in agriculture and forestry and in manufacturing but the differences are not large.

Since mid-1990-s, unemployment rate of non-Estonian youth (15-24 years old) has been higher than that of Estonian peers. The difference was the largest in 2005 when it stood at 8,4% among Estonians and 30,5% among non-Estonians and the smallest in 2007, 2008 when the difference was approximately 5 percentage points.

Unemployment measures

The first public policy measures addressing unemployment were introduced in the first part of 1990s, being mostly passive measures aimed at replacing income in case of loss of job to prevent falling below the poverty line. A notable shift in the number and nature of measures addressing unemployment took place in the beginning of the 21st century. Unemployment insurance was introduced in 2002 and since 2005, also the spectrum of active labor market measures started to develop rapidly. Since then also case-based method of addressing unemployed people has been implemented. This is the main practice in Estonian social welfare provision and social protection system in general, being used also by other specialists (eg child protection). In 2006, a handbook of case management, specifying standards for carrying out case-based measures was publishes by the Ministry of Social Affairs. In 2005, the Labour Market Services and Benefits Act was adopted. The act stipulates that labor market services (‘occupational rehabilitation”) are provided based on person’s Individual Action Plan (State Gazette, 2005).

Nearly no youth specific active labor market measures have been developed since the beginning of 1990s. Before 2009, the number of ALMPs in general was low and there was no specific measure targeting young people. In 2009, a measure named “Job club” was introduced which in 2010 was seen as a measure specifically addressing or more suitable for young people (Siimer & Malk, 2010). The measure is running also in 2016. Participants get an overview of the labor market situation, they practice basic communication skills (including writing a CV) and receive counselling on how to choose and apply for a job. However, in 2016 this measure is not seen as a youth specific measure (Estonian Unemployment Insurance Fund).
In 2014, the measure “My First Job” was launched as a part of EC Youth Guarantee. In connection with the My First Job, a programme “Youth Prop up!” also started. The programme aims to identify NEET youth and put them into contact with either unemployment specialists and/or with some other specialists (eg psychologist) (Youth Prop up!).

**Passive labor market measures**

Passive labor market policy addresses consequence of being unemployed – since unemployment means also loss of income, passive labor market measures essentially provide alternative income for the unemployed person. This is not meant to be permanent and to cover fully the earlier income. In Estonia, there are two kinds of transfers, which are paid specifically in the case of loss of job:

- Unemployment insurance benefit
- Unemployment allowance

**Unemployment insurance benefit** was introduced in 2002 (State Gazette, 2001). Before that, unemployed people had an opportunity to apply for only one unemployment specific support measure – unemployment allowance. The unemployment allowance alone was not sufficient to provide income that would be beyond the level of poverty. However, in combination with other transfers addressing poverty, it was a significant partial income for some groups (Kuddo et al, 2001).

In order to receive an unemployment insurance benefit, three requirements have to be met:

- one must have paid unemployment insurance contributions,
- one must be unemployed involuntarily, and
- one must be registered as unemployed and actively looking for work.

One can apply for unemployment insurance benefits when one registers as unemployed. The daily amount one receives, is calculated on the bases of the wages one received during the last twelve months of the insurance period. Of those twelve months, only the first nine are taken into account. On the basis of those nine months, an average daily remuneration is calculated, which is used for the calculation of the benefit. One can receive 50% of this calculated value for the first 100 calendar days during which the benefit is received, and 40% for the subsequent days. Because one’s previous wage is only taken into account up to a certain amount, there is a maximum limit (43.47 EUR for the first 100 calendar days and 34.78 EUR for the subsequent days) as to how much unemployment benefit anyone can receive. There is also a minimum amount, which is set at half of the national minimum wage. The duration of the benefit depends on the number of months during which unemployment insurance contributions have been paid.

**Unemployment allowance** is paid to persons who do not meet the conditions to receive unemployment insurance benefit, or if one has exhausted rights to a benefit. They have to look actively for work, have worked or finished full-time studies, and have an income that is less than the allowance. The requirement to be involuntarily unemployed does not apply. The unemployment allowance is paid for a maximum period of 270 days. The allowance amounted to 150,66 EUR per month in 2016.

Between 2003 and 2015, over the period which includes years of economic boom as well as downturn, the total number of recipients of both transfers has changed from 25,561 in 2007 (boom) to 106,413 in 2010 (recession). Totals of both benefits have followed similar pattern, being 7,1 million euros in 2006 and 96 million euros in 2009.
Effects of the two measures on the length of unemployment spell or risk of poverty have not been evaluated but both measures have been analysed as elements of wider social protection system. Compared to income from working, both transfers are low and only relatively small percentage of newly unemployed people receive them so that the risk of poverty is high among unemployed. Low replacement rate is also an important incentive to find a new job (Leetmaa et al, 2012).

Unfortunately, there is no readily available statistics on young people receiving the benefits. Neither finds one any evaluation of effects of the transfers on young people.

Active labor market measures

The number of ALMP measures addressing young people has been and continues to be minuscule. Currently, the only ALMP measure addressing youth population is the measure “My First Job”, which was initiated in the framework of Youth Guarantee in 2014 and was first implemented in 2015. Hence, the unemployment among youth population has been and is being addressed predominantly by general population unemployment measures.

Table 1 Overview of active labour market measures

<table>
<thead>
<tr>
<th></th>
<th>2005</th>
<th>2010</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total number of active labour market programmes</td>
<td>6</td>
<td>18</td>
<td>29</td>
</tr>
<tr>
<td>Total number of participations in all measures, not of unique participants = service provision</td>
<td>29 604</td>
<td>68 710</td>
<td>94 128</td>
</tr>
<tr>
<td>Total number of unique persons</td>
<td>Na</td>
<td>33 062</td>
<td>39 133 (2014)</td>
</tr>
<tr>
<td>% of the labour force (15-64) 2,2% of labor force participated in the measures (2002)</td>
<td>5% of labor force participated in the measures (2014)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unemployment transfers / Total number, &lt;25 years old</td>
<td>6281 (32 364)</td>
<td>12 557 (45 401)</td>
<td>5473 (24 791)</td>
</tr>
<tr>
<td>Total amount spent on ALMPs (EUR)</td>
<td>13 242 493</td>
<td>32 788 039</td>
<td>38 949 129 (2014)</td>
</tr>
<tr>
<td>% of GDP*</td>
<td>13 503 300 000 EUR 0,11% (2006)</td>
<td>16 661 700 000 EUR 0,20% (2014)</td>
<td>19 955 300 000 EUR 0,20% (2014)</td>
</tr>
<tr>
<td>Expenditures on youth-targeted active labour market programmes:</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Notes:
* Bank of Estonia, key economic indicators, GDP (current prices, adjusted seasonally)
Unfortunately, there is no reliable statistics on the number of young people’s participation in those measures. Neither are there evaluations of effects of the measures on young people or youth unemployment.

**Welfare policies**

Welfare is a system of procedures aimed at securing various freedoms of the people and at creating better opportunities for economic development through human resource development. At the same time, it increases social inclusion, when preventing and reducing poverty and social exclusion more widely and more effectively. Welfare-related instruments (operations) can be both welfare allowances and welfare services (Ministry of Social Affairs, Social security).

Since adoption of the case-based management of individual cases in mid-2000s, integrated-ness and complexity of service provision and transfers for a concrete individual has increased. Services and transfers for a concrete persons are best seen as an individualised mix out of existing support measures. However, for analytical purposes the distinction between services and transfers is in place.

Outside child and family policy, education, unemployment and housing policy measures, which are described in respective sections of this report, there are not many welfare policy measures, which would carry relevance for the majority of young people. Below, an overview of transfers to disabled persons, health care services and transfers to those in income poverty is given.

**Benefits for disabled persons**

The state pays social benefits to people with disabilities if they incur additional costs due to their disability, e.g. if they require special equipment, care or rehabilitation or if they incur costs related to transport, employment or studying (Ministry of Social Affairs, People with disabilities). Since year 2000, the overall amount of benefits paid to disabled persons as increased nearly 13 times.

![Figure 3. Benefits for disabled persons, in thousands of euro. Source: Statistics Estonia](image)

There is no readily available overview of the transfers to young people.
Health care

Health care is provided by licenced health care providers who are independent entities operating under private law. Provision of health care services is to a large extent financed by the Estonian Health Insurance Fund (EHIF). The EHIF operates the national, mandatory health insurance scheme and performs some quality assurance activities. The national health insurance scheme covers approximately 95% of the population with a broad range of curative and preventive services as well as some monetary benefits (Estonian Health Insurance Fund, Estonian Health Care System). The Health Statistics and Health Research Database however gives a notably lower figure (see below).

An insured person is a permanent resident of the Republic of Estonia or a person living in Estonia by virtue of a temporary residence permit or by the right of permanent residence, who pays the social tax for himself/herself or for whom the payer of social tax is required to pay social tax. There are 12 categories of insured persons. According to the Health Insurance Act, there are also 7 categories of persons for whom no social tax is paid but who are considered as having equal status to the insured person. Among them, 4 categories are presumably young people:

1. a pregnant woman;
2. a person under 19 years of age;
3. pupils (there are age limits);
4. a student, who is permanent resident (Ministry of Social affairs, Unemployment insurance and health insurance).

Registration as an unemployed person at the Unemployment Fund provides health insurance too. The insurance covers also one month after the end of registration at the Fund, but in the case of individuals entitled to unemployment insurance benefit, the period lasts two months (Estonian Health Insurance Fund, Töötu). Amongst interviewees, several were motivated to register at the Unemployment Fund because of the health insurance provided by the Fund.

![Figure 4. Percentage of 20-29 year olds age group under medical insurance. Source: Health Statistics and Health Research Database](image-url)
In general, the percentage of insured persons is the highest in age group 50-59 year olds (in 2015, the percentage was 89.1%) and the lowest in age group 20-29 year olds (in 2015, 79.1%) (Health Statistics and Health Research Database) (Figure 4).

Healthcare is fairly expensive in any country, also in Estonia. It is hardly believable that young people in vulnerable situation and without EHIF insurance have enough resources to pay for medical care, in case they would need it. Hence, quite a notable proportion of youth is facing also the risk on being not able to get medical treatment beyond first aid.

**Subsistence benefit**

Subsistence benefit (Ministry of Social Affairs, Subsistence Benefit) is a transfer, which is part of social protection system. It is a form of state assistance for those in difficulty. The benefit is paid if all other measures for the alleviation of poverty and difficulties have proven ineffectual. This benefit consists of a) benefits to guarantee the subsistence level\(^1\) and b) supplementary benefit. The benefit is calculated using the following formula:

\[
\text{Subsistence benefit} = \text{subsistence level} + \text{permanent costs of a living space} - \text{income}.
\]

There is no pre-defined amount of subsistence benefit. The benefit compensates the difference between the subsistence level + plus permanent living costs and income, when income is not sufficient for living. In any case, the amount paid as subsistence benefit alone is very low and is not sufficient for leading a normal life.

**Table 2. The total amount of subsistence benefit paid**

<table>
<thead>
<tr>
<th>Year</th>
<th>Subsistence benefit, EUR</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>21,788,900</td>
</tr>
<tr>
<td>2013</td>
<td>19,679,100</td>
</tr>
<tr>
<td>2014</td>
<td>18,644,000</td>
</tr>
<tr>
<td>2015</td>
<td>16,699,100</td>
</tr>
</tbody>
</table>

*Source: Statistics Estonia*

**Table 3. Receivers and amount of subsistence benefit**

<table>
<thead>
<tr>
<th>Year</th>
<th>The number of households (people) receiving subsistence benefit</th>
<th>The percentage of people receiving subsistence benefit (out of total pop.)</th>
<th>The average of times a household received subsistence benefit</th>
<th>The average of subsistence benefit per application, EUR</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>21,585 (39,333)</td>
<td>3.0%</td>
<td>6.4</td>
<td>150.10</td>
</tr>
<tr>
<td>2013</td>
<td>19,320 (35,070)</td>
<td>2.7%</td>
<td>6.1</td>
<td>155.93</td>
</tr>
<tr>
<td>2014</td>
<td>16,571 (30,103)</td>
<td>2.3%</td>
<td>6.1</td>
<td>168.89</td>
</tr>
<tr>
<td>2015</td>
<td>14,605 (26,301)</td>
<td>2.0%</td>
<td>6.2</td>
<td>166.81</td>
</tr>
<tr>
<td>2016</td>
<td>15,300 (27,990)</td>
<td>2.1%</td>
<td>6.5</td>
<td>212.70</td>
</tr>
</tbody>
</table>

*Source: National Institute for Health Development*

\(^1\) Subsistence level – the sum necessary for minimum everyday subsistence in a month. The subsistence level is established on the basis of minimum expenses incurred in the consumption of food, clothing, footwear and other goods and services satisfying primary needs. In 2016, the subsistence limit was 130 euros a month for a person living alone or firstborn member of a family and 104 euros for the second and each succeeding member of a family (130 euros for every underage family member). (Gateway to Estonia, Subsistence level and subsistence benefit)
Over the period 2012-2015, the distribution of the number of times a household has received subsistence benefit clearly indicates existence of two ‘ideal types’:

- Occasional receivers of subsistence benefits: 17% of all households which received the benefit, received it only once per year, 11% received twice per year;
- Permanent clients of social assistance: 20% of households received the benefit every month, 6% received it in 11 months, 4% in 10 months per year (Statistics Estonia).

In 2015-2016, approximately half of the subsistence benefits was allocated to households where there was at least one registered unemployed person and approximately one third was allocated to households with at least one child. Single parents received approximately one quarter of instances of subsistence benefit. Registered unemployed persons with child(ren) received approximately 15% of instances of subsistence benefit (National Institute for Health Development).

From subsistence benefit, also compensation for living space is paid.

**Table 4. Compensation for housing expenses from subsistence benefit**

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of applications satisfied</th>
<th>Subsistence benefit for covering expenses on standard allotted living space, EUR</th>
<th>Average sum, EUR</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>82 276</td>
<td>6 246 630.63</td>
<td>76</td>
</tr>
<tr>
<td>2013</td>
<td>70 781</td>
<td>6 047 146.13</td>
<td>85</td>
</tr>
<tr>
<td>2014</td>
<td>56 948</td>
<td>4 927 662.67</td>
<td>86</td>
</tr>
<tr>
<td>2015</td>
<td>45 483</td>
<td>3 927 320.95</td>
<td>86</td>
</tr>
</tbody>
</table>

Source: Statistics Estonia, except the last column that is author’s calculations

**Family policies**

In Estonia, family and child related policies (Põldma, 2014) constitute an integrated area of public policies, which can be divided into services, parental leaves and family allowances. These support measures are to be seen in connection with other supports, not as stand-alone measures. For young people, family and child measures bear relevance in connection with children as well as in connection of targeting young families/parents with small children.

**Services**

The state and local governments are responsible for children’s pre-schools. A child who does not attend a pre-school may participate in the activities of a preparatory group. Local governments must provide all children between the ages of 18 months and seven years the opportunity to attend childcare. By 2012, 20% of one-year-olds (the group covered by parental leave), 70% of two-year-olds, 90% of three- to four-year-olds, and more than 90% of five- to six-year-olds were attending public childcare. Childcare services are financed by rural municipality, city, and/or state budgets. Children attending a private nursery school have the right to receive discounts funded by the state and local governments on the same basis as children attending a municipal nursery school. Expenses for study materials and meals are covered by the parents, while the administration and payroll costs are covered by the local government.

Though the childcare figures are high, securing a place for one’s child in public childcare is a challenge. Parents register their child within few days after the birth but it might take years before there will be a free spot for their child. Not being able to leave a child to the public
childcare hampers one’s ability to get a job. Several interviewees mentioned they were stuck in this situation.

**Parental leaves**

There are three main forms of childcare-related leave: maternity leave, paternity leave, and parental/childcare leave. Currently, the system of being revised to allow fathers and mothers have more equal opportunities for staying on parental leave.

Maternity leave lasts for 140 days and covers 100% of earnings with no ceiling. The leave may be taken 30-70 days before the birth of a child. If fewer than 30 days of leave are taken before the expected birth, those days are deducted from the 140 calendar days. The minimum wage (430 euros per month in 2016, 470 euros per month in 2017) is paid to mothers who did not work during the previous calendar year, but who worked prior to the birth of the child.

Parental leave, which follows maternity leave, is available to either the mother or father (or other legal caregiver) until the child’s third birthday. Parental leave, which entitles the parent to return to the same position at work, may be used in a single continuous period or in several separate periods at any time until the child is three years of age.

The parental benefit is paid for a period of 435 days at 100% of average earnings based on the parent’s employment in the previous calendar year, with a ceiling of three times average earnings. If a mother is not entitled to maternity leave, she is permitted to start receiving the parental benefit from the moment her child is born until the child reaches the age of 18 months.

The childcare allowance is a flat-rate payment of 38.35 (¼ CCAR) per month for each child, which is paid from the end of the payment of the parental benefit until the child reaches three years of age to the child’s parents, regardless of whether they are working. If the parents have children between three and eight years of age in addition to having one or more children of up to three years of age or there are three or more children over age of three in the family, the amount of the monthly childcare allowance is 19.18 euros (¼ CCAR) for each child between three and eight years of age. Parents who receive the childcare allowance and who have one or more children under age one are entitled to an additional monthly childcare allowance of 6.40 euros for each child under age one.

**Family benefits**

State family benefits are regulated by State Family Benefits Act. There were nine types of state family benefits in 2017 (see table 5).

In general, the state pays family benefits to all children until they reach the age of 16. Children enrolled in basic or secondary schools or vocational education institutions providing basic education have the right to receive family benefits until the age of 19.

There is no readily available overview of young people receiving family benefits.

There is no evaluation of effects of the transfers.

---

2 The basis for the calculation of the childcare allowance is the childcare allowance rate CCAR=76.70 euros in 2014
### Table 5. Child and family Benefits in 2017

<table>
<thead>
<tr>
<th>Benefit type</th>
<th>Benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>childbirth allowance is a single benefit paid in case of birth</td>
<td>320 EUR per child in case of 1 or 2 children, 1000 EUR per child in case of multiple births of 3 or more children</td>
</tr>
<tr>
<td>childcare allowance is a monthly allowance paid to one of the parents</td>
<td>38.35 EUR per child when a parent raises one or more children below 3 years of age, 19.18 EUR per child when a parent raises one or more children between 3 and 8 years of age</td>
</tr>
<tr>
<td>child allowance is a monthly allowance paid from birth until the child becomes 16 (or 19 in case the child attends school)</td>
<td>45 EUR per child for the first and second child in a family, 100 EUR per child for the third and consequent child in a family</td>
</tr>
<tr>
<td>single parent's child allowance is a monthly allowance paid in the case the parent raises the child alone</td>
<td>19.18 EUR</td>
</tr>
</tbody>
</table>


### Housing policies

Like many other European countries, Estonia went through a thorough residential space reform in 1990s when publicly owned residential space was privatised and former owners were returned their property. In the beginning of 2000s, 91.5% of residential space was owned privately and 86% of households lived in place which was owned by them (Kõre, 2008). In 2007, 96% of residential space was privately owned. Out of the 4% of the residential space which was publicly owned, 75% was owned by municipalities. Out of all households, 85% lived in residential space that they owned, 15% were tenants. Residential space that they rented was owned mainly by private owners (Ministry of Economic Affairs and Communications, 2008). Because of the ownership pattern whereby residence space is privately owned, influence of state on housing is limited.

Since 2014, the policy measures targeting issues related to housing sector have been distributed into two development plans:

- Wellbeing Development Plan 2016-2023
- National Energy Sector Development Plan until 2020

These plans do not contain measures that were targeting young people directly (Ministry of Social Affairs, 2006; Ministry of Economic Affairs and Communications, National Development Plan of the Energy Sector until 2020).

On the national level, housing sector remains influenced by public policies only marginally.

### Educational system

In broad terms of specificity, education in Estonia is divided into general, vocational and hobby education. In terms of levels, Estonian education system is based on four levels, which include the pre-school, elementary, secondary and tertiary education. Attending education is compulsory until attaining upper secondary education or until a person turns 17 years of age.

Over the years, the number of graduates from different education levels has changed. Figure 5 reflects both population trends and changes in education system. The number of basic education and general secondary education finishers reflects birth rates – first increase in the
number of birth in the end of 1980s and beginning of 1990s and then a sudden drop in the number of births in mid-1990s.

The fact that the number of vocational education graduates has remained the same while the number of young people has decreased, reflects a shift in education policy where vocational education is given more prominence.

The number of college graduates reflects changes in education system – expansion of higher education between 1998 and 2005, which first led to the three-fold increase in the number of bachelors and after that, starting from the turn of the century, also to the steady increase in the number of graduates with master’s degree. The expansion took place in the period when many countries in the European Union started to institute the 3+2 years higher education model which was adopted in Bologna 1999 (Bologna Declaration and Bologna process) and foresaw that EU countries will institute 3 year bachelor + 2 year master’s education system by 2010. Estonia was amongst the countries, which instituted the 3+2 higher education system.

![Figure 5. The number of graduates from different education levels. Source: Statistics Estonia](image)

Academic higher education in Estonia is divided into three levels: bachelor’s studies, master’s studies, and doctoral studies. The effect of level of educational attainment on likelihood of employment is stronger than the effect of age, which means that educational attainment is an important safeguarding mechanism against unemployment. Employment rate of graduates of ISCED level 3 or 4 (20 to 34 year olds) was 76% in 2015, for college graduates, the rate was 87% in 2015 (Estonian Education Information System). However, the effect of higher education on income is relatively weak as college graduates earn only 23% more than peers with secondary education (OECD average being 41%) (OECD, 2015).

Debates over the mismatch between education and labor market needs have been going on for years. The focus has been mainly on the following themes:
Poor preparation of youth for work life in general – young people lack work experience to be good employees. At the moment, there are no effective systems that would provide young people with substantial work experience which would be immediately useful in practical jobs.

“Overproduction” of college graduates. As one saw, the number of college graduates increased three-fold between the mid-1990s and mid-2000s. The number of MA degrees has been gradually growing since the beginning of 2000s. Economy however has not followed similar path and the need for higher education employees has not increased at the same pace. Currently, there is a relatively strong demand for blue-collar workers. Since the number of vocational education graduates has been and still is too low, these specialists need be ‘imported’ from other countries.

An increased number of specialists with vocational education clearly has been one of the employers’ expectations.

There is also uncertainty regarding which professions need to be taught at vocational schools and colleges. Overproduction of business managers, public administration specialists, graduates from social sciences and humanitarian study areas and underproduction of technical and engineering graduates, IT specialists has been seen as a problem. To address this challenge, OSKA (see below) has been established.

The linkage between education system and labor market has not been particularly strong. Most of time, universities have enjoyed the freedom to choose which fields of professional education they deem important to teach. To strengthen the link, Ministry of Education and Research and Estonian Qualifications Authority recently launched a new system (OSKA), which focuses on providing forecasts on future jobs in particular economic sectors. However, the system is in its early stage and has accomplished analysis of three sectors only (Estonian Qualifications Authority). At present time one can not evaluate its impact on match between education system and labor market.

Career consulting and career information provision is the responsibility of Ministry of Education and Research, which has established Foundation Innove to this end. The foundation runs counselling centres Rajaleidja (Pathfinder), located all over the country. Information and counselling specialists offer young people group based and individual counselling, either at school or individually on demand.
2. Sample and methodology

Introduction

In the qualitative part of the EXCEPT project a selective, purposeful sampling in which the researcher selected the participants according to the aims of the research is used.

Several reasons led to this choice:

a) The logic and power of purposeful sampling lies in selecting information-rich cases for in depth study. Information-rich cases are those from which one can learn much about issues of central importance to the purpose of the research.

b) This sample strategy allowed a systematic case selection based on risk profiles identified in Work Package 1 of the project (Stasiowski & Täht, 2016) and a selection that guaranteed the inclusion of youth who took part in policy measures.

c) It was essential to consider the specific national/local context. The members of the sample are chosen with the “purpose” to represent a location or a type in relation to a key criterion. This has two main aims. The first is to ensure that all the key constituencies of relevance to the subject matter are covered. The second is to ensure that within each key criteria some diversity is included so that the impact of the characteristics concerned can be explored (Bertolini et al, unpublished).

National sampling strategy and overview of the Estonian sample

National sampling strategy

The identification of geographical context was the first operative step of creating the Estonian sampling strategy. For Estonian case the main difference lies between the bigger cities (the capital city of Tallinn and the center of Southern Estonia Tartu – both also university cities) and rural areas, especially those located further away from the capital. Because of that the two geographical parts of the Estonian sample are 1) the cities of Tallinn and Tartu 2) counties near the south-eastern border of Estonia (Valga, Võru and Põlva county) and county Ida-Virumaa on the north-eastern border being exceptional in terms of the majority of Russian speaking population. Those two parts of the sample are different in indicators such as for example: employment and unemployment rates, people at risk of poverty, NEET persons, level of average wages and education level of population (see Annex 1 for more detail).

Regarding the sample size, Estonian team decided to conduct 50 interviews. It was decided that at least half of the interviews will be done with people who have been involved in programs offered by the Estonian Unemployment Insurance Fund (UIF) aimed to avoid the risk of exclusion of young people.

Considering the criteria of age, occupational status, level of education and legal status it was intended to have the following sample proportions:

a) Gender (nested): 25 men and 25 women

b) Age (nested): 24-32 aged 18-24 years and 18-26 aged 25-30 years
c) Occupational status (nested): 28-32 unemployed people, 4-6 temporary workers, 3-7 NEET, 7-13 permanently employed after periods of unemployment and/or job insecurity.

d) Level of education: 18-22 with at most lower secondary (ISCED 0-2), 18-22 with upper secondary (ISCED 3-4), 8-12 with tertiary (ISCED 5-6)

e) Legal status in Estonia: 8-10 people belonging to ethnic minority (Russian speaking).

Concerning the specific risk groups, NEET young and those belonging to ethnic minorities were considered vulnerable.

Recruitment process

The recruitment of interviewees was carried out using several channels to reach different target groups:

a) To recruit people involved in labour market programs or policies a cooperation with UIF who administer the social insurance provisions related to unemployment and organize services that help unemployed persons find employment was built. The cooperation with UIF was the most fruitful and contacts obtained from there count for over half of the total sample.

b) To reach disadvantaged youth not officially registered as unemployed contacts were established with local social workers and “Tugila”- a program provided by open youth centers designed for NEET youth.

c) To recruit higher educated people information about the interviews was distributed in two e-mail lists which forward job-ads belonging to universities. The flier was also posted in Tallinn Universities Facebook page.

d) Lastly, also snow-balling was used, but only minor part of the final sample was recruited this way.

To facilitate the recruitment, fliers in both Estonian and Russian were prepared and distributed to first interviewees so they could pass them on to their acquaintances in similar situation. The fliers were also left to places where they were likely to reach our target group (offices of Unemployment Insurance Fund, youth centers, etc.) and electronic version was circulated in social networks on-line.

Final sample

The empirical material used in the report consists of 53 interviews (3 interviews more than intended in the sampling strategy). 29 of the interviews took place in the two largest cities of Estonia Tallinn and Tartu and 24 in counties located near the south-eastern border of Estonia and a county at the north-eastern border. In total, there were 28 women and 25 men participating in the interviews, the sample has similar gender balance in two of the regions as well (same applies to next characteristics of the interviewees’). To achieve a more equal age distribution, 24 interviews out of 53 were conducted with 18-24 year-olds and 29 interviews with 25-30 year-olds. In terms of education, a sample target was set at reaching youth with low (ISCED 0-2) and medium (ISCED 3-4) levels of education, as these groups face more difficulties on the labour market. Thus, 23 of the interviews were conducted with individuals who have completed up to lower secondary education, 19 with those who have completed upper

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3 Working with temporary contract is quite unusual in Estonia therefore the number of interviewees with temporary contracts was planned to be small
secondary education (among those three with vocational education) and two of the interviews with those with post-secondary non-tertiary education. Finally, nine interviews were conducted with participants who have higher education certificates (among which one ISCED 6, others ISCED 5). Occupational status of the interviewees at the time of the interview was as follows: 37 unemployed (of which 5 on childcare leave), 10 temporarily (fixed-term contract, seasonal work, jobs on call, etc.) or unofficially (without a contract) employed, 2 NEET-youth and 4 employed. In total, 29 interviewees have been involved in policy measures aimed to reduce unemployment and the risk of social exclusion, while 24 have not. In the case of Estonia, it is important to consider ethnic background of an individual because this influences one’s chances on the labour market, especially in connection with knowing Estonian language. Therefore, 10 interviews were conducted with youth belonging to ethnic minority, i.e. Russians (see also Table 6).

**Table 6 Estonian final sample**

<table>
<thead>
<tr>
<th>Total sample</th>
<th>Tallinn and Tartu</th>
<th>Counties</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sample</td>
<td>53 (29 involved in policy measures, 24 not involved)</td>
<td>29 (16 involved in policy measures, 13 not involved)</td>
</tr>
<tr>
<td>Gender</td>
<td>25 men, 28 women</td>
<td>14 men, 15 women</td>
</tr>
<tr>
<td>Age</td>
<td>24 (18-24)</td>
<td>12 (18-24)</td>
</tr>
<tr>
<td></td>
<td>29 (25-30)</td>
<td>17 (25-30)</td>
</tr>
<tr>
<td>Occupational status</td>
<td>37 unemployed</td>
<td>20 unemployed</td>
</tr>
<tr>
<td></td>
<td>10 temporary/unofficially employed</td>
<td>6 temporary/unofficially employed</td>
</tr>
<tr>
<td></td>
<td>2 NEET</td>
<td>0 NEET</td>
</tr>
<tr>
<td></td>
<td>4 employed</td>
<td>3 employed</td>
</tr>
<tr>
<td>Education</td>
<td>23 (ISCED 0-2)</td>
<td>11 (ISCED 0-2)</td>
</tr>
<tr>
<td></td>
<td>21 (ISCED 3-4)</td>
<td>12 (ISCED 3-4)</td>
</tr>
<tr>
<td></td>
<td>9 (ISCED 5-6)</td>
<td>6 (ISCED 5-6)</td>
</tr>
<tr>
<td>Belonging to ethnic minority</td>
<td>10 people belonging to ethnic minority</td>
<td>6 people belonging to ethnic minority</td>
</tr>
</tbody>
</table>

**Interviews’ implementation process and analytic procedure**

All interviews took place from November 2015 until June 2016, they were conducted in a one-to-one basis and lasted from half an hour to over 3 hours (mean duration between an hour and hour and a half). When contacting the interviewees a place for the interview was offered, but it was also proposed that in case the interviewee preferred another location they would express their wish. In Tallinn most of the interviews were conducted in Tallinn University. In the counties local offices of Unemployment Insurance fund provided a room for the interviews. Small proportion of interviews were conducted in other locations for example the interviewees home (still following the principle that no-one else should be present) or quiet cafeterias.

The first contact with the interviewees was via telephone or e-mail informing them about the EXCEPT program, in general and the interview procedure, in particular. In case of a positive response, the interviewers would set a time for the interview suitable for the interviewee. When the interviewee arrived at the set location, the interviewers would inform them once more about the objectives of the EXCEPT project, they would explain the procedures regarding
confidentiality and would request consent to record the interview. Finally, they would ask the interviewees to fill and to sign the consent forms.

All interviews were recorded and later transcribed. The analysis of the interview included thorough reading of the transcripts and coding, according to the previously constructed coding scheme (Codebook, unpublished).

**Referring to interviewees**

In the following chapters extracts from interviews are used. All interviewees were given aliases and these are used to refer to the interviewees in text. After citation information on the interviewees alias, age, gender, educational level and employment status is provided in brackets. The meanings of abbreviations used there are listed in Table 7. In some cases, when needed, also some other information on the labour market status is provided.

*Table 7 Abbreviations used in background information*

<table>
<thead>
<tr>
<th>Gender</th>
<th>M</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>F</td>
<td>Female</td>
</tr>
<tr>
<td>Education level</td>
<td>LE</td>
<td>Low educated (less than primary education, primary education, lower secondary education)</td>
</tr>
<tr>
<td></td>
<td>ME</td>
<td>Medium educated (upper secondary education, post-secondary non-tertiary education)</td>
</tr>
<tr>
<td></td>
<td>HE</td>
<td>High educated (short-cycle tertiary education, bachelor’s or equivalent level, master’s or equivalent level, doctoral or equivalent level)</td>
</tr>
<tr>
<td>Employment status</td>
<td>PE</td>
<td>Permanent employee</td>
</tr>
<tr>
<td></td>
<td>TE</td>
<td>Temporary employee</td>
</tr>
<tr>
<td></td>
<td>U</td>
<td>Unemployed</td>
</tr>
<tr>
<td></td>
<td>NCJ</td>
<td>Non contractual job</td>
</tr>
</tbody>
</table>
3. Interviewees’ educational and working trajectories, meaning of work, coping strategies

by Eve-Liis Roosmaa and Kaja Oras

Interviewees’ educational and working trajectories

This chapter gives an overview of the main aspects of the interviewees’ educational and working paths by considering their sequence and focusing on significant turning points.

As described above, one third of the interviewees (18 out of 53) had lower and one-third (19) had upper secondary education. The rest of the interviewees had primary education (5) or post-secondary non-tertiary education or higher education. Most of those who had completed post-secondary or higher education, have studied “soft” disciplines like arts, business, social sciences but among this group are young adults with BSc in chemistry or MSc in environmental sciences, too.

There are different educational paths on different levels. Many of the interviewees have dropped out of school, some of them have tried to continue their education later (successfully or not) as others have not tried to do this. Beside them are young adults whose education has been smooth or gradual. The current level of the interviewee’s education is even more important than how they have reached there. Young adults who have left university a year before completing his or her studies are in much better position to find a job than the others who have dropped out from vocational school and have only lower secondary education. In the next paragraphs, different educational paths on different levels are described.

Lower secondary education or less

This group consists of two subgroups. The first is of interviewees whose educational path has been interrupted, and the second of those who have finished lower secondary school, but later.

Compulsory school attendance lasts until youth complete lower secondary education or reach the age of 17. Five young men and women left the school a bit before finishing 9th grade as they said and so they have only primary education. Some of them repeated a class and turned 17 during their last school year in lower secondary education. As they were not in the age of compulsory education anymore, they decided to quit school or were kicked out. Two young adults in this group have tried to finish their lower secondary studies later but they have failed to do that. All but one young man talked about plans to finish studies sometime in the future but they did not have a concrete plan and so it is not clear whether they talked about their decisions or dreamed aloud.

The other interviewees have dropped out from general upper secondary school or vocational school. Some of them have tried to study in different schools but have given up after some time or found that the profession they wanted to study was not their cup of tea. They only have primary education although many of them talked about their plans or dreams that someday they want to continue studies (similarly to those who had dropped out from lower secondary education).
For example, Stella’s (25, F, LE, U) education was interrupted in the middle of the 9th grade, since at that time she turned 18 and was no longer subject to compulsory education. She wants to finish middle school education (i.e. lower secondary) at a school for adults. She planned to finish middle school this year (2016), but she was not successful in doing that, because her child who was attending first year of kindergarten was often sick. She believes that during the next school year she will be successful. At the same time, she plans to start working next autumn and it is not easy to reconcile work, studies and family life.

The second subgroup consists of youth who have dropped out from lower secondary education at first but have successfully completed their studies later. For example, Marju (28, F, LE, U) dropped out of school in 7th grade at the age of 14 and for one year was out of education. Then she continued studies at the upper secondary school for adults and finished lower secondary education (9 classes) at about 22 or 23 years of age (she does not recall exactly).

**Upper secondary education**

This group also has two subgroups. The first is of interviewees whose educational path has been gradual, and the second of those who have interrupted their studies but have finished later.

The first subgroup consists of young adults who have completed their studies at lower secondary level and thereafter continued their studies in general or vocational upper secondary education. There are both those who have finished upper secondary school and are pleased with their education and do not intend to study further and those who plan to continue their studies in the university after a gap year.

For example, Polina (20, F, ME, U) graduated from upper secondary school in 2015. After graduating, she decided not to continue studying because she was tired of it and wanted to rest. She is also not sure, what she would like to do in future.

“I studied in two schools, until I was 16 I studied in one school and later in another, I graduated upper secondary education when I was 19. I didn’t go to study any further, I didn’t want to. I didn’t have the wish to study further.” (Polina, 20, F, ME, U)

The next subgroup consists of interviewees who dropped out from upper secondary education and continued their studies a bit later in gymnasiums for adults which are also known as evening schools (as many of interviewees called these schools). Evening school seems to be a good opportunity for those who want or have to work and because of that reason could not attend regular gymnasiums. Students who are not compatible with general education also tend to complete their studies at evening schools.

For example, Georg (23, M, ME, U) dropped out from regular secondary education in 10th grade because as he says he has hard time accepting authority of people who seem to be less smart compared to him (some teachers). His grades were very good but he skipped school so much that he was expelled. He continued the next year in the secondary school for adults and finished it in time. He says that this was possible because he could just go and do the tests and did not have to attend classes every day.

Siim (24, M, ME, U) dropped out from 12th grade in upper secondary school because he had too many work to do overdue. The next year he took his papers to the evening school and graduated there.
Higher education

There are two subgroups in this group as well. The first of them is the group of young adults who have started their studies in higher education but have not completed for different reasons. While in the other subgroup there are young adults whose studies at higher level (ISCED 4 or 5) are completed by the time of the interview.

For example, Sigrid (26, F, ME, U) who belongs to the first subgroup is a former university student. Her studies were quite near to graduating. She has done all the courses she needs and has written the theoretical part of her thesis. She has still to do some observations and analysis and interpret the data. During her studies she has often worked, for instance as a nanny. Because of jobs, her studies lagged behind. She has used the knowledge acquired at the university in her work as a nanny, but her studies have not always been successful. Because of that, she has become insecure in applying for a job matching her profession (for which she lacks diploma thou).

“As a nanny all the theory, practice, which I have had form university, I have used it, that’s why I have been popular among parents, because I, mm, go, do, be, prepare my own materials for the activities with children, so well, I see, there is potential, but it is somehow. Because in university I couldn't give my best, then the teachers there weren't very sympathetic towards me, maybe my grades weren't that good, and I didn't do so well in some subjects, so I became a bit insecure.” (Sigrid 26, F, ME, U)

Young adults belonging to the second subgroup have tertiary education. The most of them have had smooth transitions from one level of education to another: after finishing their studies on one level, they continued their studies on the next until they reached their wished level.

For example, Reena’s (27, F, HE, U) education has been one straight line from upper secondary education to higher education, where she acquired master’s degree last year. Her studies at bachelor’s level prolonged for one year because she needed extra time for writing her thesis.

Some others in this subgroup recognised during their studies or even after graduating from university that they made a wrong choice. They chose another major subject and continued their studies until graduating.

For example, Sergei (26, M, HE, PE (part-time)) first enrolled to higher education in the field of product development partly because of pressure from family, friends and wider society to learn something related to technology or engineering. Already during the first year, it became clear to him that product development is not his calling. He planned to go for a year with Erasmus programme to Germany and afterwards finish his studies. However, especially during his stay in Germany, where the content of his future work became more evident, he decided to quit these studies. He applied for advertising and publicity studies at another university (BA), which he finished in 2016.

Mari (30, F, HE, U) chose her profession in chemistry based on her mother’s recommendation. She started lagging behind in her studies in the third year because she started working. Mari decided to take an extra year to graduate. However, as it happened, she had two children with
little time between the births and having thought about what she would like to do in the future, she decided to study art in a vocational school. Her studies were organised as study sessions, which enabled Mari to finish her studies in the university at the same time. She acquired vocational education in 2016.

„But my school was organised in study sessions, which meant that I went to school on Thursday evening, the whole day on Friday and Saturday /.../ that was the reason why I could graduate from university at the same time. I went to university Monday, Tuesday and Wednesday.” (Mari, 30, F, HE, U)

In terms of working trajectories, as indicated in the brief overview of the sample, most the interviewees are unemployed (37 out of 53), this is followed by those employed temporarily (for a fixed period, 3 persons) or unofficially (working without a contract) (10 in total), while two could be considered NEET-youth and four more or less securely employed. Still, it should be noted that those who are officially employed, are young women with either lower of upper secondary education working a night shift in a gas station, a car wash and part-time having irregular hours which makes it difficult to pay bills. However, it is difficult to draw the line between working and not working because several are officially unemployed (mainly because this grants them health insurance coverage) but work unofficially.

Based on arranging the sequence of youth educational and working paths six groups could be distinguished, of which most have subgroups because stories and trajectories of young adults were very diverse:

1) smooth/stable transitions between jobs;
2) interrupted educational or working paths;
3) difficulties in entering labour market;
4) dependant on someone;
5) alternative route;
6) weakly included to the society.

Smooth or stable transitions

Six young people have had relatively stable transitions between jobs, meaning that unemployment spells have been short and often they have chosen to quit the jobs themselves because those were not satisfying anymore. Their better position is also reflected in the fact that none of them lives in parental house (although in one case grandparents provide housing). Currently only one has a contractual secure employment working nightshifts at a gas station (Aveli, 27, F, LE, PE) which she enjoys a lot and this enables her to stay home with her child during the daytime. Others either are unemployed (3), temporarily employed (1) or unofficially employed (1). Three of those with stable transitions have higher education certificates and seem confident in their labour market position. Miina (23, F, HE, U) for example quitted her 8-month long job just before the interview. She was working in an office as a consultant and client manager but was not satisfied with the company management and a recruitment process that she passed for another position there. She suspects that the employer wanted to take advantage of her youth and short working experience:
“I assume that the firm and they [management] thought that because I’m young, relatively unexperienced on the labour market, then they like can take this [effort] from me. Like in the sense that, because they saw that I do a good job and actually fit with the team, then like, I don’t know, at least I got the feeling that, I don’t know, that they take [employ] someone young and stupid, right, after all she will agree with everything /…/”. (Miina, 23, F, HE, U)

So far, Miina has applied for various short-term jobs and internships matching her education speciality (political science) and has been selected. She is very active and does not shy away from applying for jobs which some would find intimidating; she is not afraid of failing.

Another two with higher education are Sergei (26, M, HE, PE (part-time)) and Ott (28, M, HE, U). Both of them are confident in finding a job, although Ott has been unemployed for six months now and this makes him frustrated. Still, he feels that if he wanted any kind of job he would get it immediately, but he is looking for something matching his educational level and sees this even as an obstacle:

“It is like, the education in some ways is an obstacle also. You don’t want to take just any kind of job, then you think … you think about that … why did I even bother to go to school, what have I worked for in life, well”. (Ott, 28, M, HE, U)

Toivo (28, M, ME, NCJ), on the other had has upper secondary education (started university studies but dropped out), has worked several jobs leaving them when they interrupted higher education studies but was laid off from the last job. However, Toivo will probably start working soon for an event management company, although during the time of the interview had not signed the contract yet.

Somewhat different from the general pattern here is Jevgeni (29, M, ME, NCJ) whose work path has been institutionally repaired. He is registered as unemployed and is participating in a yearlong course in hairdressing provided by the Unemployment Insurance Fund (UIF). Jevgeni claims that there is an employer waiting to hire him in few months when he graduates.

Interrupted educational or working paths

For 12 interviewees, career has been influenced either by interruptions in obtaining education or while working. First, reasons for interrupted work paths are related to illness/accidents or having a baby after which it has been difficult to (re-)enter the labour market. There are five young people in this group and four are not working or quitted their last job because of a health problem. Two young women near their thirties are receiving disability benefits which are low, but are interested in finding jobs that suit their needs (part-time job, not standing up all the time). Two young men have quitted their previous jobs about six months ago because of an accident, in one case it was work related, and both are currently planning to start work in Finland. Jaano (27, M, LE, U) is a bit hesitant because he has two small children yet hopes that he will manage the schedule somehow:

4 More precisely, Sergei is self-employed, but not very actively, he works project-based when there are orders, otherwise manages from his savings that he makes during summers selling books and recruiting others for this job in the US.
“Well, when I get the things in order and the documentation, then yes, I have the possibility to go abroad. But there are two children in the family now … small. One is four and the other is two. So it is a bit hard. But if I can make the times work, two-three weeks at work, then a week at home …”: (Jaano, 27, M, LE, U)

Tauri on the other hand lives in a small town and does not see other options for finding a job, thus he plans to go to Finland for two years (coping strategy used by many Estonians [explain more]:

“Just recently I got the green card done, now I will see, how I can get to Finland, because in Estonia there are no such [work] places here in this county. Work. When there is, then you maybe get the minimum wage, or even less. It is quite hard to find a job”. (Tauri, 22, M, LE, U)

Three young people out of five in this sub-group have low level of education (ISCED 1 and 2), they are regretting not continuing studies and all express the will or hope to do so someday. Jaano (27, M, LE, U) mentions that recently he has started feeling that primary education is an obstacle for him, earlier he did not sense that. Four are living with their parents, while one is married and lives with her husband and two children.

Next there is a sub-group of eight young persons who have interrupted educational paths and because these interruptions occurred while acquiring lower or upper secondary education, then this influences their options on the labour market leading from one low paid job to another. All but two have tried to continue learning at upper secondary schools (general or vocational), but have dropped out, often after more than two attempts. The other two have considered continuing education but find it challenging while working because of time and financial issues. Half in this group are working, mostly unofficially.

Five are women and for some of them education interruptions occurred while expecting a child. For others, often starting working interferes with studies.

“But then again learning for example, obtaining some profession it is rather expensive. With average salary, if you get it, then you basically pay all of it [for everyday expenses], and you are left with nothing, and then if you would like to study somewhere, then it’s like, you don’t have any money left. So it’s a vicious circle in that sense. The UIF also doesn’t want to give those [courses], then it’s really quite difficult”. (Marju, 28, F, LE, U)

Half of this group has had parental support during becoming an adult, although financial resources of parents are different. For example, Marju’s (28, F, LE, U) mother has provided her with several opportunities to take courses related to beauty service, flower arrangement, secretary/assistant. She is interested in all of them but actually does not know what is most important for her, what is it that she would like to do. Marju has also asked the UIF for beautician and accountancy courses (the latter because she considers her own business at
some point), but has been denied. On the Estonian labour market, there are many people in beauty services therefore the UIF often declines. Among the female interviewees in general, there are several interested in working in beauty services.

Four interviewees have been further disadvantaged because before reaching 18 years of age their parents did not support and quid them while growing up. In one case young girl was kicked out from home, a boy was abandoned by parents in a foreign country, another went through parents’ divorce which lead him to support his mother and sisters and in one case mother died when boy was in vocational upper secondary school. Thus they were forced to start an adult life very early. One of those young people, Kevin (24, M, LE, NCJ), ended up in prison because as he explains himself, having his own money at a very early age (started working to support his mother and sisters) meant that he could spend it and this in turn lead him to a bad company.

“And….because my parents broke up, such a difficult situation occurred, I was forced to go to work and at one point this…. getting a secondary education was left unfinished. /…/ It’s hard to study and work at the same time. Those employers, they tend to think that if you study you are more tired. You work less or… On the other hand, even if you work. Like normally. Then you don’t even have resources to study. There, it’s physically exhausting. For some time you hang on and then you are all in, so that (not audible) you don’t have stamina for school things”. (Kevin, 24, M, LE, NCJ)

Difficulties in entering the labour market

The largest part of the interviewees (20 out of 53) could be characterised as having general difficulties entering the labour market. What distinguishes them from others is that their main goal in the near future is to focus on finding work, although some plan to advance their education too, but continue working at the same time. Here there are youth with diverse educational background – from primary education to upper secondary education and one with master’s degree. To go in further detail, for 10 interviewees it has been difficult to find first longer or more stable employment. Thus, young persons in this group have either non-existent or short employment experience. For example, Tuuli (27, F, ME, U), for her it is a problem living in a smaller settlement where there are no good jobs around. She is ready to work in the nearest bigger town, but in that case a large proportion of the salary will be spent on the transportation to get there and the work wouldn’t be financially beneficial anymore.

“I searched and hoped, that I could get somehow, but, yes, it is very complicated in a village. Going to town… at that time I didn’t have driver’s license, I have got it now. The schedule of public transportation is very bad in the country //mhmh// and the prices are quite high, so does it actually pay off to work. So basically you use all the money you earn on the transportation.” (Tuuli, 27, F, ME, U)

Five are held back by low levels of education (up to lower secondary) but several hope to continue learning someday. Two young men (18 and 22 years of age) and one woman however, are determined to continue studies already following autumn but want to work at the same time. There are six women with small children in this group and therefore their scarce work
experience and sometimes not continuing with studies is related to not yet having a kindergarten place or children being often sick which makes difficult to work and/or learn.

“Well, for now my sister hasn’t told me much, because my child doesn’t have like a full-time spot at the kindergarten, but she said that as soon as I could get that at the kindergarten she would talk to her boss again about it //hmm//. Um, she has talked to him before, too //hmm// that, well, that if I really wanted [to work] there and if it was possible that somehow she could get me there no matter what I would have to do at the beginning //hmm//. Well, that is (to see) if I liked it at all or not.” (Stella, 25, F, LE, U)

Some feel that doing any available job would hold back their opportunities for a better career in the future, so they try to avoid being stuck in a dead-end job:

“I am at the moment looking for a more stable job in some company. What actually, maybe I have knowingly dug myself a hole, because if I would go for example again work in a cinema, I would work 180 hours per month, I could pay my bills, but I feel, that the quality of life would be much worse. /../ I wouldn’t have the time to rise higher [on career ladder].” (Nora, 24, F, ME, PE (part-time))

Finally, there is Reena (27, F, HE, U) who has a master’s degree (environmental sciences) and worked during writing her thesis on a research project with her supervisor, but this was fixed contract and after that has not found either job matching her educational level or secretarial work (took courses while unemployed). Feels that often employers regard her overqualified. She has participated in an internship organized by the UIF which was related to her field of study. The employer was very satisfied with her work, but because they do not have a vacancy, she was not employed. One of the reasons why she has trouble finding a job (for 10 months by the time of the interview) is that she is not living in the capital city where there are clearly more offers.

Somewhat different is the group of youth searching for a first stable job matching their educational profile. These are three young women close to thirties holding bachelor’s degree in psychology, arts and chemistry. Two of them have studied more and completed additional education: Maarika (27, F, HE, PE (part-time)) besides psychology in the field of youth work studies and nature tourism and Mari (30, F, HE, U) besides chemistry also arts and is learning programming, but has no official certificate for that yet.

“So well, I would need the paper, to show people, that I can do it. Because now, if you look at my CV then I have the education from university and vocational school, but I have no proof I can do these things. How can I prove that I have learned it myself other than by giving examples of my work? But if I do what they ask me to do and also a person with previous work experience does the task then he is chosen.” (Mari, 30, F, HE, U)
So actually, they are more interested in careers related to those additional studies. Maarika has some study related experience working part-time at a youth centre and as an after-school teacher at upper secondary school.

“Basically I like it [the job as an after-school teacher]. In this sense that I do like working with children and I feel that this is like something that I would want to do and because this is this after classes, extracurricular activity, then actually it is my speciality. It also matches the youth work. And I can apply this nature side [nature tourism] there, too. Because every day we go outside with children [to observe nature].” (Maarika, 27, F, HE, PE (part-time))

Her last job has a fixed-term contract and because she and her family (husband, two children) are moving to countryside, she will have to find a new job in a county where job opportunities are smaller compared to Tallinn where she currently works. In addition to formal education, Maarika learned a lot by applying for a programme called “Youth to School” where young people can enter educational system as teachers. She did not pass the programme, but was advised to try next year and she probably will, because this might help her to find job as a teacher in her new home. Also Mari is struggling with finding a job outside of Tallinn and in a very competitive field. Namely, she would like to work as a designer in the field of IT. Additional pressure comes from feeling too old compared to the 25 year-olds who would be her bosses in the future. Annika (28, F, HE, U), on the other hand, has always known that art is her true calling and has not applied for any other studies. It is in general difficult for an artist to find a job, yet it seems Annika is good in what she does because she has received some quest studio scholarships abroad and held few exhibitions. Currently she is hoping to get a job at an artist's workshop where she does volunteer work via the UIF (found this opportunity herself), but if this will not work out then Annika is close to giving up. Her career thus far has been very hectic and involves low-paid jobs.

Next, there are couple of young persons who feel insecure about the selected profession/speciality. Both have started but not finished higher education (thesis is not defended) and this makes them insecure in applying for jobs that they feel able to do (despite not having diploma). Mati (27, M, ME, U) for example, has vocational upper secondary education with specialisation in IT, which he also continued in higher education. Altogether he has about three years of work experience as a programmer but because those were negative (not getting along with colleagues and not feeling confident in his skills) he has started doubting about the profession. Still, during the time of the interview he once again applies for a programmer job and is hopeful.

Some of those having difficulties in entering labour market, have undergone career decline due to geographical mobility, i.e. they have moved to counties or towns where there are fewer opportunities to find something matching their knowledge-skills. During the interviews, all live in south-eastern counties of Estonia. For instance, there is Anna (29, F, HE, U) who completed university of applied sciences in a profession connected with architecture. She received a permanent job through her apprenticeship, but did not like the content of the job (too technical, not creative enough) and wanted to move closer to her family and friends, thus moved from the
capital to a town, from there to even a smaller town to live with her boyfriend and has gradually experienced downward mobility. In the end, she established her own business and did project-based jobs. After a breakup with the boyfriend she quit all of her projects, because feels having lost her goal and needs more time to be sure what she would like to do in future. Karina (23, F, LE, U), on the other hand, is interested in care work, but workplace is located too far from her home and there are no public transportation options and she has no car of her own. In addition, she only has an opportunity to substitute another worker from time to time.

“Care work actually suited me, but it turned out like that, that I couldn’t go, because they only asked me … Well, when one person was ill, now come and substitute. How long can I keep on running? It was 60 km away. Back and forth. There was no point in going there. Otherwise it suited me. I have looked at jobs in that field also now.” (Karina, 23, F, LE, U)

Finally, there is a subgroup of youth who have some labour market experiences in different spheres but are still looking for their right place. These are young men from Tallinn, Andry (21, M, LE, U) and Aleksandr (26, M, ME, NCJ), with lower and general upper secondary education respectively. Both are not planning to continue studies but are interested in courses if those would get them closer to a job they would like to do. So far, they have left the jobs because these did not suit them (harsh, unacceptable conditions or low pay). This is possible as both continue living in parental home, but say that if they had to, they would find a job with no difficulty, yet are trying to find something more suitable.

“These working times didn’t suit me. You had to work shifts from 11-23 and then weekends also. So in the end I was in such shifts that I go to work, come home and, I don’t know, my girlfriend is already asleep, my friends, I don’t know, everybody is sleeping, so I only work to pay the bills, in the end when I am at home, I don’t see anyone.” (Andry, 21, M, LE, U)

“The conditions got worse and worse every year. When I worked there the first time, in 2006, everything was very nice, people were nice and everything was good. But year by year, since 2007 it seemed that the attitude started to get worse, since 2008. Everything was … Well, unpleasant attitude and they put cameras to observe workers everywhere. Well, people are working, everything is okay. No, you need to observe how they work. So I step by step understood how unpleasant it all was. This is what I remember the most about ice-cream factory, the annoyance.” (Aleksandr, 26, M, ME, NCJ)

Dependant on someone

Some young people (six interviewees) have not yet started to become independent, they are still „in the nest“ – parental home. In Estonian sample, these are mostly men in their early twenties, with little work experience and unfinished educational path (upper secondary education) but some have certain intention to continue studies. Several are not clear about future plans because they do not know what interests them. Couple have a plan to enlist in compulsory military service and decide after that what to do next.
For instance Maksim (20, M, ME, U) does not know what he would like study or do as a job (so far has done few odd jobs). He lives at his grandmothers who does not push him towards working but rather encourages to learn. Maksim is certain he will not continue studies in the university because had difficulties already in the last classes of high school, therefore finds this too challenging. After graduating from high school, he started studies in a vocational school but very soon realised that chosen profession did not suit him.

“I didn’t have at all such thing that, that I didn’t, I didn’t know what I want [to learn]. (...) I was there [learning tiling] for one month and left. Otherwise, studies last for half a year. (...) But yes I, could imagine myself as a tiler/plater, so.” (Maksim, 20, M, ME, U)

Very similar to Maksim is Tarmo’s case (20, M, ME, U). However, Jasper (20, M, ME, U) is very much interested in sports and is certain about going to university to study sport sciences after his army service. He wants to became a coach or a sports teacher at school, so he has to complete university studies on the master’s level also. Only young woman in this group, Polina (20, F, ME, U) is living with her father who would like her to continue studies. She is not quite sure but thinks that perhaps she is interested in becoming a beautician. Polina has not yet looked up any schools or courses, but similarly to Maksim and Tarmo she is not planning to acquire university education, because thinks this will be hard and take too long. Polina has not asked the UIF for courses because believes they do not have anything that would interest her (one course was offered, she was not available to attend).

Another two young women could be considered here as a subgroup because they depend on a partner (do not live in parental home) and it seems that they probably do not wish to work or they do not express the willingness to work very clearly. Previous work experiences are limited and partly not positive enough (either harsh working conditions are a dull job). In both cases, partners are actually encouraging them not to work or at least not to work for someone else:

And my fiancé is an entrepreneur himself and he says „No, working for someone else is a pointless thing to do“. He very much disapproves it, I guess if I pushed it more, I could take up a regular job in the end, but, but I am ready to try his way. But yes, it is quite hard actually. (Brigitta, 24, F, HE, NCJ)

Int: “But what does your boyfriend say? Does he want you to go to work or not?”
Resp: “He tells me that I should stay at home, that we can allow it.” (Jelena, 26, F, ME, U)

Thus both young women seem to be rather influenced by the views of their partner. Jelena feels that she still would like to have some money of her own, and Birgitta is uncomfortable with the idea of not working as she has gotten used to study and work hard all the time (currently she’s working from time to time at her partners business).
Alternative route

Couple of young men are on an unconventional pathway, their plans are considerably different compared to the majority of interviews. For one, they have completed upper secondary education and prefer educating themselves via courses or e-learning (not formal education). Traditional educational systems is not interesting enough or too much concentrated on the practical aspects instead of theoretical ones.

“I am such, well, quite intelligent, but a bit weird character, I have dropped out from upper secondary education and now also from university and in both cases not because I didn’t understand, but because I didn’t want to deal with that bureaucratic bullshit.” (Georg, 23, M, ME, U)

Both are expecting to receive entrepreneurship course from the UIF in order to establish own business someday or to work as a freelancer, in the field of IT (computer games). In addition, it seems they do not value financial success so much; instead, they very much value free time to engage in hobbies (mathematics and wrestling in one case and digital arts in the other). On has none and the other limited work experience and they live in parental household.

“If I would just get a pile of money then I don’t think that it [work] is some kind of virtue, what you have to chase after because of itself. Some people, I feel, think that. For example, Bill Gates gave away most of his money to raise some kind of virtues in their children. I don’t believe in that – that it [work] is good in itself. So I don’t have this puritan love for work. Yes. It is rather earning a living then, well.” (Georg, 23, M, ME, U)

“Well, I think I am an artist. I like digital art and I deal with it a lot. And sometimes I just scrabble something on paper with ballpoint or pencil.” (Siim, 24, M, ME, U)

Weakly included to the society

Last, there is a group of four young men who have weak ties with the society. For example, because of debts they tend to prefer unofficial jobs (otherwise money goes to bailiffs), in some cases have criminal background and done some time in jail.

“And ugh, it will take about three months before the bailiff figures it out via the Taxes and Customs Board. Then he will start going after my mother’s account or he will get the employer to withhold it. Then I would have to quit again… There is no point in it then, ugh.” (Erki, 24, M, LE, U)

“You see, the bailiff is on my back, my bank account is frozen //oh//. So that’s why I do it like that [work unofficially], I would rather do it the way that the bailiff can’t take my money.” (Markus, 24, M, LE, NCJ)
They are in mid or late twenties with primary or lower secondary education. Most do not live in parental home and three out of four live in a south-eastern county of Estonia where finding a job is more difficult compared to Tallinn or Tartu. All are registered as unemployed (mainly for receiving health insurance) but from time to time do some odd jobs, unofficially. Some see problems in their childhood as a reason for criminal life path:

What could have stopped me [from starting a criminal career], this … I changed schools often, we were living in the centre, when I was studying in (***) (name of the school) … and everything ended, we moved. We moved, like, I ended up in a gang, which taught me some things and so it went. I was a curious child … And I went and I went and I went … along this path. It was interesting. Probably, if life hadn’t thrown me in different directions … We moved very often, from one place to another, to a third, later I ended up in (**) (name of a neighbourhood in Tallinn) and everything like. So like that. I should have studied, tried to catch up. (Nikita, 30, M, LE, NCJ)

As long as their debts are not settled, they do not see a possibility for stable official job.

**Meanings of work and ideal job**

Interviewees reflected on very different aspects when discussing the meaning of work. Often the meaning of work was related to salary, working time (part-time vs full-time or flexible vs regular hours), relationships with colleagues and management, but also work as a way of self-realisation, development, challenge, seeing meaningful results of one’s labour or liking one’s job (vs duty or just working for money).

Although often these different aspects of work were mentioned together, for several interviewees salary appears to be most significant:

“Well, main role is making money, that’s what it means. One must work to earn as much as possible, the better life you have.” … “At the moment, looking for example at customer services, then sitting job, working with people, from 9 until 5, so that Saturdays-Sundays would be free, something like that.” (Marju 28, F, LE, U)

In some cases, receiving salary was very important and sensitive topic because interviewees had experience with not getting payed or getting payed later than promised (non-contractual jobs, unofficial jobs). Nonetheless, after discussing the topic further, some other dimensions of work appeared as important as salary.

“Well, work was what I liked there. But well, it doesn’t make a difference, you can like the work and I don’t know, whatever. But if you don’t get the money then what are you going to work for? //mhm// You go to work to earn money.”

“You can have a large salary, but what’s the use if you have, the colleagues are, whining and whinging //mhm//. Day after day, those are my nerves that wear off.” (Artur, 27, M, LE, NCJ)
Others seemed to value salary somewhat less if it meant that they could do a **job they like**, a job that is related to something one has studied, learned to do. Whereas working only for money was associated with something that is involuntary.

“If I worked in the field I have studied, then well … When I would receive more or less, let’s say, normal, above minimum wage, then you just work like that. You can work even like that.” /…/

“Yes, there are two different things. When you like the job, then you go to work, you can stay longer and do it and this is good and you will get more money. And … But when it is only, that you need to do it … That you need to earn money to live, then you are there against your own will actually. These are two different things, so …” (Tauri, 22, M, LE, U)

In this regard also Reena’s (27, F, HE, U) definition of work is interesting because she lists many aspects of work (it should be meaningful, it should help someone, good physical condition, relations with colleagues) and only lastly mentions salary. So perhaps salary does not come to mind at first when thinking about work, or it is self-evident that you work to receive a salary, too.

“Mm … where I feel that I am needed, useful, that my work is a lot of help, that I can do it and I feel that I want to go to work. Wake up with this feeling. And of course … the physical conditions should be good, not these bad conditions for example light. Such elementary things. So there would be lots of light and comfortable to work. So there are no problems with temperature and such things. And of course people also, who you work with, they support each other and … comfortable working environment, and I believe, it would be … Well and also the salary.” (Reena 27, F, HE, U)

Also some other interviewees with higher education emphasised the significance of work because it is **useful or good for other people**, that activities one carries out while working do not contradict one’s understanding of right and wrong or even a world view.

“The environment is important for me, that I feel what I do is good and it does good to the people, I wouldn’t like to work in a restaurant where I don’t like the food or what I feel isn’t healthy or is somehow bad for the people //…//. So the idea and the mission should be right, and the people there … and actually the salary is also important.” (Brigitta, 24, F, HE, NCJ)

Occasionally interviewees stated that currently work for them is just earning money, but they hoped that in the future (after gaining more experience, finding a better job, etc.) job would mean something more – personal development, doing interesting tasks.

Some interviewees found that **working in itself is important**, it breaks the routine, takes out of home environment, gives something meaningful to do instead of “just sitting around” – work is good.
“Otherwise I like working. I don’t like just sitting around. To … move around and I especially like construction work, that you see the result afterwards and you can also see specifically what you need to do, what you have accomplished and…”

“There, it’s (the work) good in general, you can apply yourself and… if you do something you like to do, you feel positively (about) yourself. Especially, when you get for your work a worthwhile salary and… it’s actually good.” (Kevin, 24, M, LE, NCJ)

Regina (23, F, LE, U) feels rather similarly, so far she has managed without working (has been studying and raising a child) but now feels she wants to work because staying at home is becoming tedious: “But I am bored of staying at home. I want to do something; I want to start working”. Later she explains that personal income would give more independence, too.

Helena (24, F, LE, childcare leave) finds that after six years staying at home with children she would very much like to work and earn salary instead of living on welfare benefits.

“… when you are just at home, let’s say, and you get the child care allowance and let’s say, the social services pay your bills. It is like, well, money for nothing. But I think if you do something and get money for it, it feels better ((laughs)) I think so.” (Helena 24, F, LE, childcare leave)

Helena assumes that she puts such a high value on work because of her parental home. Her mother was laid off and became a homemaker, and despite all domestic chores were done, her father still accused mother of doing nothing.

In relatively few cases, an interviewee did not see much value in work in general or at least in work that involves working for someone else. Thus establishing own business or working as a freelancer was preferred. These ideas are especially evident in George’s (23, M, ME, U) interview as he is someone who does not need work to feel good about himself.

“And with freelancing it is also good and also with your own company, that you get paid for your knowledge and skills not for turning up on time. It is also … When you work from 9 to 5 it is sensible not to put too much effort in it, just enough not to be kicked out, but also not to waist too much energy and this doesn’t suit me. Rather a lot or nothing at all.”

“If I would just get a pile of money then I don’t think that it [work] is some kind of virtue, what you have to chase after because of itself. Some people, I feel, think that. For example, Bill Gates gave away most of his money to raise some kind of virtues in children. I don’t believe in that – that it [work] is good in itself. So I don’t have this puritan love for work. Yes. It is rather earning a living then, well.” (Georg 23, M, ME, U)

There were also interviewees stressing the importance of working time, for example that work should not take up too much time, it should be limited to from nine to five, leaving enough for leisure, personal life.
“So the most important thing is the working time, yes, from 9 to 5, these times … I don’t know, just good working time and the pay should be normal, not minimum wage, but at the same time I don’t expect that with my small experience I will start work and get 1000 Euros right away. So no, I just, good working time, enough money to pay the bills and have some extra and that’s it, you can live peacefully.”

“Work is, for paying your bills and surviving. You earn money with working, pay your bills, buy food, stay alive, and then on your free time you go and live your life. Work definitely shouldn’t be, I don’t know, it shouldn’t be the most important thing in a person’s life, so I go and do anything for some money.” (Andry, 21, M, LE, U)

For mothers of small children, it was often the case that they needed a job with working time matching hours their child(ren) could stay in kindergarten, mostly this means working regularly from nine to five.

But Toivo (28, M, ME, NCJ) for example felt that employers should be more flexible with keeping working time. Sometimes you do some over hours and then later you would be able to come later, thus Toivo is looking for more independence in working arrangements.

“So yes, rather being reasonable and … the same thing, if I come half way and work during weekends then you have to meet me half way and give me some free days during the work week. Yes, not … “Hey you, it is half past 9, you only came to work now, the work day started at 9”. Well yes, it starts at 9, but I left yesterday at 8 or I left at half past 11 and … Okay this is my fault that I can’t do my work during the work day, but do you have to be so strict about it?” (Toivo 28, M, ME, NCJ)

In other cases, transportation issues and workplace distance from home were important, especially for those living outside bigger cities or country centres.

“So I would rather want such, such work that is closer to home, so I could spend more time at home and wouldn’t have to drive to the town that long time and, maybe even a part-time job //mhmh//, it would be better. Well and the best hope is that the post office will write me back or I get the job as the secretary at the school, this would also be really good.” (Tuuli, 27, F, ME, U)

Several interviewees valued good relationships at work with both colleagues and management; youth tends to expect respectful working environment. Deniss (28, M, LE, NCJ) for example values the content of a job and hopes that employer would trust him doing his job well without constant checking.

“Ideal job is, when you wake up in the morning, smile on your face, and you know that you will be doing something you love. Like I like carpentry and preferably furniture, not some houses, doors, preferably furniture. You wake up, I don’t know, have a cup of coffee and go to work and
the whole day you work and hopefully nobody is watching over you and yelling at you to be faster to reach some norms and so on. So this is ideal job for me.” (Deniss 28, M, LE, NCJ)

Some expect work to pose a challenge, something that would excite and bring satisfaction if the challenge or problem is solved:

“I like to solve some problems and well /…/ when I design then there is always some kind of problem or task and then it has to be solved, then afterwards it’s like feeling of satisfaction, too.” (Sergei 26, M, HE, PE (part-time))

Whereas for others it was important or currently sufficient to have a job close to something one has studied or a dream job, even if at first tasks themselves are rather simple, not challenging.

“I’m always so bloody happy every time I go to (***) (workplace). First time I cut bubble wrap for eight hours and I felt myself more like a normal person compared to some other, other place, because I’m still in a creative environment.” (Annika 28, F, HE, U)

Some young people were struggling to describe their ideal job because of short working experience or because they have not had diverse working experiences.

“When I have worked at least ten-fifteen jobs that are all different, only then can I finally decide what was good about all of them and what I like the most.” (Viktor M, 18, LE, U)

For instance, Jaano (27, M, LE, U) mentioned importance of having good colleagues but otherwise has no concrete thoughts about an ideal job.

“Well I don’t have anything specific, what I would especially like or would be ideal for me, so … so I am still looking for what I like the most and …” (Jaano 27, M, LE, U)

Subjective perception of job insecurity

Interviewees in the Estonian sample mentioned broad range of working aspects and conditions that reflect their experience of job insecurity: lengthy and cumbersome job search process, salary related issues, working time, relations with colleagues and management, lack of work experience or some skills, problems finding a motivating job and discrimination.

In general, it is difficult to find a job and if the process is lengthy, young adults become frustrated and in some cases even consider stop searching for a job. Many interviewees felt demotivated and uncomfortable to search for a job by not receiving any reply after applying, no acknowledgement for being interested in a job or a rejection note. As one young woman puts it:
“Total silence” (Sigrid 26, F, ME, U). Applicants sense that if they have been asked to put effort into a job applying procedure, then in return some kind of answer should be provided.

“It bothers me very much, well … if … you expect to find a good employee and you want … you demand all kinds of things from her/him, you want people applying for the job you offer, afterwards you talk proudly about the number of CVs you received. Well nice, that these CVs came, but how many did you answer? If these people took the time to write to you then take the time and answer.” (Toivo 28, M, ME, NCJ)

Others, who are frustrated by not receiving any feedback from employers, feel that if they would only get the opportunity for a job interview, they would be able to convince the employer to select them, to show that they are hard working and able to learn.

“I don’t know, during this time [being unemployed] I’ve been asked to a job interview once. That I, I don’t know, how to make workplaces realise, that if they would let me just for one time to do the job, I will prove myself. Or that I will learn, I will learn this, I will do what you want.” (Annika 28, F, HE, U)

Several interviewees mention that it is relatively easy to find low-paid or elementary jobs if one has to earn money, but better jobs, which offer prospects for development, self-realisation, training, higher salary etc., these are difficult to find, especially for low educated youth.

“In principle to find a job is like, if you are venturous/active, it’s easy. But to find something, where you want to evolve, receive some training or in the future get better salary than this minimum that customer service worker gets, 500-600 euro [net salary], if you like want something more, then from there on it is pretty difficult to get.” (Marju 28, F, LE, U)

“There are a lot of offers in different portals. If you want to go to work badly, then I think you can do that in Estonia. You might not get a good salary but, everyone who wants to work can find some kind of job.” (Kaidi, 22, F, ME, U)

Thus, youth are in a risk of cumulative disadvantage: find no way out of low-pay/skill jobs; lower levels of education make it even more difficult to find better job; and in turn it is also difficult to increase the level of education as one needs to keep working for living.

For those living in regions with fewer job opportunities it is even more difficult to find a good job and thus it seems that only knowledge of good acquaintances would help in finding official, contractual work: “Well you have to be fast. To find a job in Narva, you have to sit on those pages all the time [on-line job portals]. You have to be the first one to call the employer. Right away, those offers disappear quickly.” (Vladimir, 25, M, ME, U)
Partly these problems could be solved with better public transportation options, otherwise commuting costs would take up a considerable part of the salary.

In different contexts, many interviewees indicated salary related insecurities. For example, if a young person was looking for a part-time job, it often meant low pay. Nora (24, F, ME, PE (part-time)) has a part-time job with no fixed working hours per month and is paid by the hour. She has no control over how many hours she works so the salary she gets is low and inconsistent which worries her a lot:

“Well at the moment, since I work part-time, the salary [worries me], the salary is good when you look at the hourly wage, it is good. But if you don’t have the hours, then it is not very good. At the moment, what worries me the most is the amount of hours /…/ You feel it squeeze, there is not enough money. So this is what worries me the most at the moment about work.” (Nora 24, F, ME, PE (part-time))

For several young persons, low salary and not suitable or even harsh working conditions were the obstacle on the labour market, especially after experiencing better conditions, for example while working abroad (although not all foreign experiences were positive). Thus, they opted to quit working if it was financially possible, some turned to non-contractual job.

“I tried to find something here, but when you get so much money in Finland then you just refuse to work for 4 euros. Now it is already like, there is no other option, you have to agree. But when you are getting paid a lot and … 4 Euros? I got 15 Euros per hour, but here I have to work for 4, for 5 hours to get the same money. Yes, now, as they say. That’s because I didn’t. My price was different at that time, like I said, and that’s because.” (Aleksandr 26, M, ME, NCJ)

“I left because it was hard … night shifts, on your feet all the time, the shift lasting 12 hours, cold – there was a freezer … there were more cons than pros … and the salary was small. /…/ well everything was normal… I really liked the colleagues there, this kept me there the most, the attitude was good, people liked and respected each other… I also kind of liked the job, but it was so tiresome and … I didn’t have any time for my own life – I came from work, slept and back to work again … If I hadn’t left, then … they told me that you will never leave. I had to put a stop to it and leave.” (Jelena, 26, F, ME, U)

As the previous citation indicates, often interviewees had a problem of finding a job with suitable schedule. On the Estonian labour market, there are few opportunities to work part-time, but for example those with small children would prefer such arrangement or fixed regular hours. In Marlin’s (22, FE, LE, PE) case, she was willing to work full time but then it was imperative that she would only work regular hours, so that she could be home when her child is not in the kindergarten. In addition, there were transportation problems. However, her employer did not respect the agreement:

“We had a deal that I work from 8 to 5, because my child is going to kindergarten. So if I work from 8 to 5 then I can go with my child. We had a deal. We had a real deal. And then they didn’t hold on to that deal, put me in the working schedule. And then I let them know that if you put me
in the working schedule then I just don’t come to work, how can I come to work from (***)(village near the small town) on Sundays, and Saturdays, when there are no busses that reach (***)(small town in southern Estonia) by 7 o’clock.” (Marilin, 22, FE, LE, PE)

In some instances young mothers felt discriminated on the labour market, since they are not hired because of the fear that the child(ren) would be often sick and thus mothers stay at home taking care of them:

“If you want to find a proper job right now, with three kids, nobody wants you, absolutely not. You go in there, say “I have three kids”, well “ok, we’ll call you” and nothing will come out of it.” (Elisabet, 25, F, LE, U (parental leave))

Occasionally not respecting working hours lead to health deterioration. Tiia (27, F, HE, U) had a doctor’s order that she cannot work longer than eight hour shifts but her manager still persuaded her to do 12 hour shifts. As a result, Tiia’s health deteriorated rapidly, she needed repeated surgery and was on sick leave for a long time. When she returned to work, she soon had the same problems and had to quit that job.

“I had an agreement that well, that I have 8 hour shifts, from 8 in the morning until 4, well and some others had 12 hours. Some others had 8 also. Then the chef changed and, well she was young and we had couple of such people who ordered her around, and she let them do it //aa!//. And they said, so why, there is nothing visibly wrong with you, why can’t you work 12 hours.” (Tiia, 27, F, HE, U)

Many interviewees had an experience of non-contractual job. For some it was not particularly problematic, if they were paid as agreed, or the climate at work was good, and they did not consider future effects too much (no social security, health insurance, etc.).

“Yes, it was unofficial, but the attitude was humane. Meaning, salary … //in the furniture shop// … yes, the salary was always paid on time and you could ask for advance. And even if you worked unofficially you could take a vacation //Aha// Meaning, everything was as it is supposed to be.” (Deniss 28, M, LE, NCJ)

“Yes, payed right away, after workday. So, that otherwise I wouldn’t have gone there, that I, that like this, that somebody would pay me only at the end of month, this I of course would not believe, that somebody would pay [for working without a contract]. But because it was yes, after each workday you got your money, then it was like rather okay /…/.” (Miina, 23, F, HE, U)

Later in the interview, Miina explained that in general she does not approve of non-contractual job. In the same vain, several young people recognise problems related to non-contractual job and find it important to have some stability in their working career:
“I don’t know, I didn’t have the idea that I want to work officially, I needed the money, I didn’t need an official job. But now I understand that an official job is better than money. Like I used to think that school is just a paper.” (Daniil, 22, M, LE, NCJ)

Some others pointed out that additional downside of working without a contract is not being able to prove your actual work experience. For example for Kevin (24, M, LE, NCJ) it is especially difficult to find official work because of criminal background.

“I have been to various job interviews and I’ve been told straight, that I am on probation, I don’t suit them and I won’t get the job, otherwise everything is ok, only… basically, I have been to job trial days, I’ve completed all the tasks just fine, but in spite of that… But anyway…” (Kevin 24, M, LE, NCJ)

On the other hand, even having an official contract sometimes does not guarantee payment of the salary. It seems that in Tauri’s case employer tended to favour workers with longer tenure even though according to him he was doing a good job.

“But the company wasn’t the smartest, it was the same with the salary. They reduced the bonus from others, cut off my overtime and in addition to that reduced the salaries a bit. But the one who, so to say drank a bit, didn’t work, that one got the whole salary – 800 Euros, I got 400 Euros. Although I was working all the time.” (Tauri, 22, M, LE, U)

Another example of taking advantage of young people is in case of Miina (23, F, HE, U). She described applying for a job position where she felt that in the end the employer hoped to benefit from her inexperience and get her sign a contract on a short notice in a situation where she felt that the salary and work tasks were not in balance, thus she declined. The employer did not express any wish to negotiate with her.

“I assume that the firm and they [management] thought that because I’m young, relatively unexperienced on the labour market, then they like can take this [effort] from me. Like in the sense that, because they saw that I do a good job and actually fit with the team, then like, I don’t know, at least I got the feeling that, I don’t know, that they take [employ] someone young and stupid, right, after all she will agree with everything /…/.” (Miina, 23, F, HE, U)

Several interviewees noticed that the employer is only planning to higher them for an official probation period that lasts for four months. During this time, they can pay lower salary and later are not obliged to sign the employment contract. If the youth would know their right better, they could report to the officials about such practices, as Marju (28, F, LE, U) mentions. Artur (27, M, LE, NCJ), for example, knows that the local building company in south-eastern Estonia is looking for employees, but because of the conditions there he decided not to apply.
“At the same time I am offered all the time to go to work in (***) (local building company). Why would I go there? It is like that they don’t pay the salary; you get minimum wage there, per month, if you’re lucky. They make a contract with you for four months //Oh//. When the four months is over they fire you and then tell you to come back. I don’t know, I don’t want to be a bellboy.” (Artur 27, M, LE, NCJ)

Often youth struggle to find a job because they have no or limited work experience yet employers require this. Thus, it is a vicious circle: cannot find a job because of insufficient experience and thus is not able to get any experience that is expected.

“I call them and they tell me that they have already found a person, you are not suitable for us or you have no work experience. But I tell you, how can I get a work experience, when you won’t hire me. No, they can’t take me. They won’t hire me, because a person without work experience suits no one. So, until now I stay at home.” (Regina 23, F, LE, U)

In addition, several interviewees mention that driving licence would be useful in finding a job; this would enable to drive to work and not depend on public transportation, which is partly problematic in rural settlements and allow doing some specific jobs (delivery, client management, etc.).

Those with lower education feel that this is an obstacle in finding a job and some have plans to continue studies in hopes that this will improve their prospects.

“Actually, at first I thought to myself that when my boyfriend gets a full-time (job), that I would go to the adult (school), that I would finish that 9th (grade) //hmm// that, middle school education is needed anyway…that if you don’t have it, there is not much to get //hmm//…my own stupidity.” (Stella, 25, F, LE, U)

Elisabet (25, F, LE, U (parental leave)) is almost finished with her vocational studies, but she feels insecure about not having a diploma, and does not dare to apply for a job with her acquired skillset. She has done a few jobs free of charge for acquaintances, but nothing official. On one hand, she knows she can do the job, but on the other, she expects that employers are only interested in actual diplomas.

“I’ve helped a few people paint a wall here and there, but I haven’t actually gotten any money for it //ok//, I haven’t done any work. Maybe I’d have better luck if I searched online, I haven’t actually tried it, really I know what I’m doing when I paint walls. But I’m afraid to, since I don’t have the official paper. I’d feel more confident with the paper. Then I could show it and…” (Elisabet, 25, F, LE, U (parental leave))

Some interviewees believe that poor knowledge of languages is the reason why they have difficulties in finding a job. This appears in the interviews with Russian-speaking youth who
would like to improve their Estonian language skills, but also with Estonian-speaking youth who feel that they should learn Russian. Some have taken courses via the Unemployment Insurance Fund. Other languages are mentioned less often (English). Knowledge of different languages is for instance important in finding better service sector jobs in Tallinn and other regions with large Russian-speaking minority and tourism.

In one case, a young person felt discriminated by the language certificate requirements in job applications.

“Lately yes, I have had problems with work, I can’t find a job, it bothers me, I would even say that it irritates me that, I, living in Estonia, with Estonian passport, with Estonian citizenship … knowing the language, and me, when they are hiring me, they ask for some kind of paper [language certificate]. Why, when they hire Estonians they don’t ask for anything. Why are they asking these things from Russians?” (Deniss 28, M, LE, NCJ)

The meanings of work described in the previous paragraph showed that for the youth good and respectful relations at work are important. Thus in several interviews a reason for quitting a job has been related to some kind of conflicts with colleagues or management.

“The month I had to work with that teacher, let’s say that the last two weeks I was really frightened with the thought that I have to go back there (laughs). It was, really she had graduated from universities and she knew that I had only vocational education and only because of that she belittled me. She made it clear that she was everything and I was nothing.” (Mai, 29, F, LE, U (parental leave))

Sometimes these conflicts emerged because a young person wished to make suggestions on improving work processes or advise the management, but if s/he is not heard and opinion is not valued this lowers motivation leading to quitting the job or being fired.

“They [managers] have their own vision. But they don’t understand what is really going on where people work, because they have not worked there, they just sit in the office. But how can they know something like that? Honestly, in the end I got so tired of it morally. Four walls… we worked during workdays and weekend was off. It means, you are there all day, it was only home-work, home-work.” (Jevgeni 29, M, ME, NCJ)

“And when you are in the system all the time and then some person comes there, from the board who … who is making the wrong decisions and you tell him… You try to explain something, that something could be done differently, then you have a fight and get fired, but well … I am not that kind of person who would keep his opinion to himself.” (Ott, 28, M, HE, U)
Some interviewees have decided to quit jobs with no future perspective, possibilities to develop (mostly in the service sector) and search for something that offers more than just a salary for survival, although sometimes this decision is difficult and risky.

“I am at the moment looking for a more stable job in some company. What actually, maybe I have knowingly dug myself a hole, because if I would go for example again work in a cinema, I would work 180 hours per month, I could pay my bills, but I feel, that the quality of life would be much worse. /.../ I wouldn’t have the time to rise higher [on career ladder].” (Nora, 24, F, ME, PE (part-time))

Anika (28, F, HE, U), with bachelor’s degree in arts felt conflicted with her role as a waitress after doing this for years:

“Several people, with whom I actually want to belong to the other side of the counter, I want to make jokes with (***) (the painter) on the same side of the counter, I want to talk to people about exhibitions I just saw and perhaps they have seen my work. I want to talk with them about this behind the table, but because I’m wearing work shirt and apron, I felt that I just can’t anymore /…/.” (Annika 28, F, HE, U)

Many young people discussed possibilities of establishing own business, but one young woman sensed that her family and more generally the society does not support entrepreneurship (or at least in case of women). During the interview, she was making hand-made cards and thought of possibilities to turn this into a business but would very much appreciate some support and reassurance from others.

“Well such, verbal support would be really-really helpful, that people say: “Yes, good for you, you will manage and you try every way and… The support is important and at the moment my, my mom definitely doesn’t support what I do, business, she thinks that this is not a work at all and dad, dad doesn’t comment at all, it doesn’t matter. But well I feel a little pressured from my home, if it would be the other way around, that the society would value doing your own thing and …”. (Brigitta, 24, F, HE, NCJ)

However, there were also young persons not feeling any job insecurities, mainly because they had just finished upper secondary education, are living with parents and are taking first steps into the labour market (these interviewees belong to a group described in Chapter 2 as a “dependant on someone”).

“No, in this sense I’m at this age that I, I am born in autumn and then at the age of 6 I went to school, so I might as well still be in 12th grade and just now finish the school.” (Maksim, 20, M, ME, U)
Tarmo (20, M, ME, U), on the other hand was not worried about work situation, but about his own self-discipline: „The worry is rather about whether I myself like are able to, well, all those arriving in time and. Because the type who like sometimes tends to sleep in or if I don’t sleep in then I sleep too little and then the whole day I’m like dizzy, so.”

**Coping with job insecurity**

Main coping strategy for youth is actively seeking work via different channels, often in “non-formal way”: internet (online job ad portals, newspapers, Facebook, LinkedIn, etc.), posting own ads and contacting employers/workplaces directly, asking around from family, friends and acquaintances. For example, Ott prefers contacting the companies personally, because he feels the competition when applying through on-line portals is too fierce. According to him, he has applied to about 100 places and it has given no results:

“So when I find something that interests me, let’s say, a job, what I would like to take, where I would like to work then I call there myself and offer myself.” (28, M, HE, U)

Still, there were some who did not believe in searching for a job via acquaintances but only the internet, although others thought that the social network or acquaintances is the only or best way and that companies themselves prefer to hire people through acquaintances.

“When someone wants to find employees, he doesn’t ask his friends if there are any people around or not. They put their ad on the internet and that’s it. No extra hustle is needed. Everything goes through the internet nowadays. Maybe some people use newspapers also. You can find such ads in the newspapers, which are not on the Internet. I have wondered about that even. But there is nothing good, older people use newspapers to put up ads.” (Aleksandr, 26, M, ME, NCJ)

“It was really sweet to see that some people, to whom I haven’t talked for years … when they found something they wrote to me on Facebook and let me know about the job ad they had found. I saw that my message that I am looking for work, has gone through. So this was really cool, seeing that even when I don’t communicate with someone often they still keep an eye on you.” (Nora, 24, F, ME, PE (part-time))

Some felt that in addition to rigorous job search it is important to keep positive and optimistic attitude (or entrepreneurial mind-set as mentioned on the next page, Sergei 26, M, HE, PE (part-time)).

“I have just thought and, looked and thought, okay, I will give it a go. And then I just send my CVs around sometimes. And it goes as it goes, depends on luck. /mhmh/ If it goes well then it goes well, and if not then it goes bad. You never should have a negative attitude.” (Aveli 27, F, LE, PE)
Sometimes the solution in difficult times is accepting non-traditional working hours, like Aveli has done by working the night shifts in a gas station as this enables her to stay at home when her youngest child should need her and in addition, the pay is better. Still, in the future when children are bigger she hopes to work regular hours.

“At the moment I work in a (***) (gas station), I’m in the night shift, clerk. I started working nights because of my children, to spend the days with them. I have three little boys ./../ my youngest in in kindergarten, but when he is ill, he has to stay home. That’s why I am, started working in night shift, so when needed I can be at home during the day.” (Aveli 27, F, LE, PE)

In other cases, working unofficially has given knowledge and confidence that one is able to perform a certain job. Although the section on job insecurities indicated that it is difficult to signal this kind of work experience to possible employers.

Different kind of foreign experience is valued on the Estonian labour market, thus youth in higher education are often engaged with a book selling in the United States. All who have taken part in this acknowledge that the job is difficult but gives varied experience and builds self-confidence. For instance, Miina explains that already preparations and training was very intense. She worked in the US for three summer months in 2012 (6 days a week, 13 hours per day), and says that probably book-selling experience thought her the most:

“This is probably so far like well most intensive work experience or well where I have probably learned the most. ./../That it like puts you to the test in every sense, physically and like the mind and in every way. But I am very satisfied that I went and in this sense, if I think back, then sometimes I’m asked if I would like to return, then I think that rather like not, because it was like so hard. But at the same time like I would recommend this to everybody, especially like the youth, who like don’t know what to do, that it like teaches so much, well, for example how to use time and to manage money or well all such small things about motivating yourself. So I feel that I myself like changed a lot during this time like.” (Miina, 23, F, HE, U)

 Mostly for these young people selling books in the US is the first substantial work experience:

“I somehow did not do much work during school time, perhaps parents could’ve pushed more on this, as to get a bit of like experience. That during summer, during summer I was more, I don’t know, I was in the countryside and like, didn’t do much, that ee …., yes and well then the first, like work experience was now in 2010, yes, when I went to America. There, right, I sold books from door to door for three months.” (Sergei 26, M, HE, PE (part-time))

Moreover, for Sergei having an entrepreneurial mind-set helps to cope with periods when he does not have regular income, he regards it normal.
Quite often interviewees considered as an alternative to finding a good job establishing their own business or working for themselves (both men and women). Mostly this was not a concrete plan yet because they realised that this involves a lot of effort and starting capital, but for some ideas were rather ripe.

“I want to have my own business again, but more to do with children, so I can combine, let’s say. And for me work will have a wider meaning, I think. So it would be interesting to me and also to the children, so there won’t be a routine. Otherwise, it is hard. My husband is working as a welder now, every morning, like, wakes up and I see how hard it is for him, because they demand a lot from him, rules get tougher, there are cameras and all that. I understand, what kind of pressure he is under and I try to be understanding. I don’t want to have it the same way. We will try to do something of our own." (Jekaterina, 28, F, ME, U (parental-leave))

Establishing own business or working as a freelance is also a way out for those who have problems with authority and feel that they would not be able to work for someone else if the employer is not very intelligent. For example, Georg (23, M, ME, U) hopes to receive starting capital either from the UIF or his father, who is a wealthy entrepreneur. Another backup plan is to save soldiers salary during his military service if he is enrolled.

“I have had with all figures of authority …problems. I think, that I am not that optimistic, that I can work like that. Rather do my own thing. And I tell you, when my project [computer game] … One thing is, if it works and I get some money out of it. Money, let’s say, it sells well and I get money from there. That my business plan works. The other thing is, if I have it, then I can just put it up somewhere, that I have done such thing. If it doesn’t sell, then I have this complicated piece. That I can do that. And then I can … My plan is to freelance on the Internet. Through freelancing and such things. This is the plan from now on.” (Georg, 23, M, ME, U)

Regarding formal means of coping with job insecurity, many interviewees are sceptical about finding a job through the Unemployment Insurance Fund and mostly register in order to receive health insurance and benefits. Some feel that the jobs offered at the UIF are those that “nobody wants”, low paid blue-collar jobs.

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

In some instances, youth has found a way to the UIF via informal networks, e.g. when parents, friends of other acquaintances referred them to this institution.
Next to the sceptics there are also those who feel that the UIF actually can make a difference in lives. Still they might argue about finding a way around official means of coping, for example if one proceeds carefully, it is possible to do odd jobs while being registered as unemployed.

“It is nice that the UIF exists, who helps people and actually maybe really don’t control very much, what you really do. If you do it smart. Or consider it carefully. So then … yes I have been able to do my own projects and my own little things.” (Toivo 28, M, ME, NCJ)

Several interviewees felt that the course they have passed, often through UIF, will facilitate their job opportunities and this gives them further confidence in applying for jobs. For example, Mai (29, F, LE, U (parental leave)) passed courses in babysitting and secretary work. In addition, she has quite a lot of experience in babysitting which makes her in this field a better candidate than some others who only have qualifications. Mai also believes it is advantage to know what one would like to do.

“This (course in secretary work) is always written down in my CV and if someone asks then I can tell them about it, what I did there, and that I have the experience. I’m not coming from nowhere, that I come to an interview and know nothing. I have the skills.” (Mai, 29, F, LE, U (parental leave))

In few cases, a young person found voluntary work and work practice herself and asked financial support from the UIF based on this. Therefore, the UIF had more passive role while interviewee was very active and determined to find a job:

“Every day kind of three, at least three CV’s I sent. All the time I worked through two portals [for job advertisements], in addition in the Facebook “Public salary job advertisements”, “Vacant jobs in Finland”, then the group “Jobs for artists”, likewise groups for residency, likewise exhibition applications. Well it was everyday job. I also told to this other consultant [at the UIF] that yes, I have an aim, that I will get a job in the next month.” (Annika 28, F, HE, U)

Annika hoped that one of those work practices would realise into actual employment contract. Reena on the other hand, has been unemployed for over six months and therefore the employer would get some financial support when employing her. She would let the employer know about such opportunity during the job interview but is not interested in writing it in her CV or motivation letter, because this would send a signal about the length of unemployment.

“But well, when they don’t invite you to the interview, then I wouldn’t put it in the motivation letter yet, that I have this and that I have been unemployed for so long. So it is like that that they even won’t invite you to the interview. There are only few places I have been invited. I can count on the fingers of one hand, where I have been invited.” (Reena 27, F, HE, U)
Couple of interviewees have the possibility to use the Youth Guarantee scheme (“My First Job”) and have added this information to their CV, but as they have only sent out first CV’s with this reference, it is not clear how the employers would react.

In addition, in some instances the UIF has helped a person to receive a “green card” (occupational safety training card) and a “black card” (fire safety training card) that would enable to work in the Nordic countries.

“So the UIF has sent me there, to do the one green card and then the black card, so it would be easier to go abroad. You do the cards yourself and it's much easier to find a job. So I have several offers already, just waiting for that.” (Jaano, 27, M, LE, U)

Also in case of criminal background interviewees are considering working abroad as there seems to be not much perspective in Estonia, although clear preference is not to move. But the alternative would be to start with crime again.

“Actually I need to secure them [wife and children] financially and then, well, I would still try to do something, here … either I just sit here and see how my girl earns all the money. I am not used to that. She works here I work there, we will not see each other so often, but well, that’s it.” /.../ “I would start with crime again. So, that’s it. Because I don't have any other options, collecting bottles or … Just, in reality, well … even minimum wage wouldn't save me actually … because I'm not, well, I’m not alone anymore, not for myself … I have to keep moving, moving, moving, try really hard, or forget what is family, when I would be alone then yes.” (Nikita 30, M, LE, NCJ)

Some others with long unemployment spells also feel that they would have to reach for desperate measures if they will not find work in the near future. For example, Helena (24, F, LE, childcare leave) mother of three considers opting for some kind of disability benefit although she values working highly but is afraid of new situations and doubts that will be able to continue studies to improve her employment chances.

“Because five more years at home, I don’t … after that I think that I would never work. Then maybe I would, I don’t know, apply for disability or imagine I have some kind of illness or disability, something, to get the incapacity to work or whatever. Because being at home that long, then you will stay home forever ((laughs)).” (Helena 24, F, LE, childcare leave)

In some interviews it seems that there actually is no clear strategy for coping with job insecurity, but rather one just tries to hang on and weather difficult times.
4. Job insecurity and autonomy

Housing autonomy

Interviewees’ housing career and current situation

The housing situations emerging from the interviews are diverse. This is partly due to the variants in ages, with some just out of upper secondary education whilst others are in their late 20s. However, age is not the only or main differentiating characteristic, it rather seems that the reasons why interviewees have decided to move out or stay in the parental household is the defining factor in their housing career.

One can segment the interviewees into two groups: early or traditional leavers. Early leavers have left their parental home in their teens before becoming of age either due to bad relationships within the family, moving in with a girlfriend or boyfriend, or the bad financial situation of the parental household (often those reasons are interrelated). In the following analysis the interviewees are divided by their own view of what the main reason of leaving parental home was.

The following housing careers of early leavers who left because of bad relationships have been quite diverse and can be described as moving from one rental apartment to another. In some cases, this pattern has been avoided thanks to the support of other family members for example a stepfather, uncle or brother or the family of the partner. This group seems to be the most vulnerable as there are several young people who have prison episodes or have experienced domestic violence. The lack of parental support is visible in their biographies and affects other areas of their life as the coping strategies often used by their peers who have supportive parents (for example returning home or getting financial support in case of job loss or other financial difficulties) are not available to them. By the time of the interview they are still living in rented apartments (those who have children) or live in apartments of relatives or acquaintances for reduced rent or paying only utility bills.

“I didn’t allow my mom to bring the wrong crowd to my stepfather’s apartment. //mhmh// My mom, let’s put it like that, so … it is impolite to talk like that about your mom behind her back, but my mom started to bring other men to my stepfather’s apartment and I didn’t like it and my mom kicked me out.” (Mai, 29, F, LE, U (parental leave))

“I, yes, I started renting an apartment then, the same apartment [she lives in now]. And I also had a boyfriend, support. So we moved with him. But with my mom, we had difficult childhood, she split up with my stepfather, we moved to another apartment, which I didn’t like at all. It was hard for me to be there even. And my relationship with my mom is … we don’t understand each other. We are not friends. It is hard to live like that. I decided it somehow myself.” (Jekaterina, 28, F, ME, U (parental leave))

5 By bad relationships with parents it is meant conflicts, emotional coldness, the feeling of not fitting in. In some cases the interviewees have been kicked out by the parents as a result of the conflict but in other cases the interviewee has decided to leave as soon as it became financially possible. Most often with the price of quitting school before reaching even lower secondary education and starting to work.
Although, as it was said, moving out from parental home was often because of both bad relationship and the possibility to move in with a boyfriend, the trajectories of those who moved mainly because the possibility to move in with a boyfriend differ. In our sample, there are only girls who moved out as a teenager to move in with a boyfriend. It is common for this group to return home after the relationship ended without much emotional distress. One of them is still living at home and is quite pleased with it, the others have moved out again with new partners later and are renting an apartment.

There are some interviewees whose main reason to move out, as a teenager was the bad financial situation of the family with the goal to either ease the burden of parents or build a better life for themselves. The following paths of these interviewees have been different. Two of them, after living in different rented apartments managed to buy their own apartments using only their own finances. In this respect, they are unique in the whole sample. What distinguishes them is that they started working already as teenagers and were promoted to better paying jobs through their career. One didn’t succeed trying to reach early independence and returned home because of financial difficulties. Now she has moved out again to live with a boyfriend and they are staying with his parents and have a small child. These interviewees are either from rural area or from Russian speaking minority, which mirrors the disadvantaged financial situation of some areas and groups.

“I just understood, that she couldn’t do it. Nobody was expecting me there [at the home of his mother’s new partner], but she wasn’t able to rent an apartment herself. Well and to put it bluntly we just split up.” [the interviewee was 15 years old] (Jevgeni, 29, M, ME, NCJ)

In Estonia, it is common that the young people continue living with their parents at least until the graduation from upper secondary education. After that, going to study in university is a trigger of moving out of parental home, especially when the university is located in another area. The other trajectory after graduation may be starting their own family and it is common that to do that the young couple decides to move out of parental home. There is quite a large group of interviewees, who have followed this traditional trajectory: stayed in parental home until the graduation from upper secondary education and becoming legally adult and then moved to go to university or in fewer cases to start a family. However, also those few interviewees who moved out because the parents decided to buy them an apartment are in this group because of their overall similarity based on age and education.

By far the most widespread reason to leave parental home is starting school further away from home. Some already moved out to go to upper secondary school, but most move when starting university. This trajectory is present for both youths from rural areas as well as bigger cities.

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6 In Estonia there are two big university towns Tallinn and Tartu with universities of different profiles so even for youth from one or the other it may mean that to study the profession they want they have to move. For youth form smaller towns or countryside the move is unavoidable if one wants to aquire higher education.
During the time in school, they lived in either the university accommodation (residence halls)\(^7\) or a rented apartment. Based on some interviewees descriptions there are several schemes to pay for such accommodation, for example the parents pay for all costs until the end of the university, they pay for part of the costs and the interviewee does some occasional jobs or the interviewee works during university. In case the parent has no financial means to support the student fully they have reached out for student loans described later in the sub-chapter of coping strategies. There are some benefits available for students based on the financial situation of the parental household and some extra scholarships one can apply for in case the study results are good. However these benefits were rarely mentioned and they are not enough to cover all expenses.\(^8\)

After graduation, most have continued living in rented apartments alone or already with a partner, occasionally returning to parental home in case of break-up or financial difficulties. For most, this is a short-term arrangement until the situation improves. Several of the people in this group mention that returning home after living away for a while is not something they would want to do as they are already used to living as they please.

“If you live in their house like I lived at that moment, yes, it wasn’t easy, because I was already a grownup myself and I had gotten used to leaving your stuff where you want to … Well, live as you like. And take things from your own fridge and put stuff in there and … and … well, I am glad, it ended. We didn’t … at least we didn’t end up quarrelling.” (Toivo, 28, M, ME, NCJ)

The current situation of these young people is diverse. Younger interviewees in this group are usually living in an apartment belonging to a relative or family friend, and the older ones have either rented or bought an apartment. Four people from this group currently live back at the parental home due to unexpected events: two girls moved back home after a injury and a couple to avoid further financial distress because of unemployment. An artist belonging to this group is living on friends’ couches.

Moving out to start a family/own household is not very common and there are only women in this group. Most of them started cohabiting already in the parental home and moved out when the desire to be the main homemaker became stronger. In two cases there was already a child born before the young family started living on their own. They chose either rented apartment or an apartment of relatives as a starting position for independent life and two of the families are now moving on to homes they have bought for themselves. One girl describes the reasons why she wanted to move out of parental home despite there was enough room and good relationships as follows:

\(^7\) Residence halls are widely available for students in universities and cost much less compared to renting an apartment, however the rooms are usually shared and conditions may not be very good.

\(^8\) The system of student benefits changed in year 2013/2014 and since then the support is dependent on the income of the student’s family. Until the age of 25 the student is considered the member of the parental household. The amount of the support ranges from 75 Euros to 220 Euros per month depending on the income of parental household.
“In the end, well actually, you want to do things the way you want and put things where you want and be the housewife. Meanwhile I felt that these are my mother’s rules, I can’t do things the way I want to, because this is her house and she is the main housewife there and I’m just living by her rules. Now I can make my own rules and live the way I want to.” (Brigitta, 24, F, HE, NCJ)

In three cases young people moved out of parental home because the parents bought them an apartment. The decision to do it was formed in different ways, but what unites them is that their parents had the financial means to buy an apartment either with loan (which will be taken over by the child when their income is big enough) or without. The interviewees consider this as a normal thing: as the parents could afford it and it is normal to support the children. None of them could have afforded to buy or rent an apartment themselves at that moment and they are still only covering the utility bills.

“I live in an apartment my parents bought me some time ago. And it is like that that the apartment was bought for me by my parents, so technically it is their apartment but it is on my name and probably when I have a more stable job, then I will start paying the loan back myself, what my father pays now. At the moment, he does that, but the apartment is on my name and I live there and I pay the bills and stuff. But my father pays the loan.” (Nora, 24, F, ME, PE (part-time))

There are three interviewees in our sample who were forced to start living independently because of different factors- this was not their own choice at the time. One boy was left unattended in Spain when he was 15, the other lost his mom who had been raising him alone to a disease at the same age. The following housing careers of the two boys have been similarly diverse: depending on the employment situation they have either rented an apartment themselves, shared it with friends or returned to live with siblings. Third case in this group is an orphan raised in foster care. After reaching full of age she was given municipal housing. At the time of the interview both boys were unemployed so they had given up the apartments they previously rented and one was living with his girlfriend’s family and the other with friends. The girl was still living in the municipal apartment. What unites these cases is the origin from Russian speaking minority, the lack of parental care from early age and the feeling there is no one else to rely on but themselves.

“We moved together [to Spain], me, my dad and his new wife with her daughter. Who my father met at the time. Later my father returned to Estonia to earn money, to his clients, because in

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9 The real estate prices vary considerably depending on the region so having resources to buy an apartment in bigger cities like Tallinn and Tartu compared to rural areas or the boarder town Narva means quite different things. As in one case where a mother who is working as a cleaning lady could afford to buy her son an apartment in Narva.

10 Municipal housing is granted based on a queue by the local municipality. Orphans and people who have lost their homes due to fire or other accident are in top of the queue to receive a place to live.
Spain he only had a few. And at one moment the woman with her daughter decided to go away also, told me that no, they don't want to live there, want to go to Estonia. /.../ I was left alone in the apartment. I was happy about it.” (Daniil, 22, M, LE, NCJ)

There are quite a lot of interviewees who have either stayed living with their parents or have returned after living elsewhere. Firstly, they are differentiated by the wish to leave or not as this is the main division in this group. The ones who want to stay are then divided by the reasons behind this preference. The ones who expressed the wish to leave are divided by the reason they have not done it yet.

The main reason to stay living with the parents stated by the interviewees is comfort: the relationships within the family are okay, the parents take care of the housekeeping and food. Several of them mention that moving out would be expensive, but it is apparent that this is not the main reason they are staying. Some of them pay monthly a small amount of money to their parents to cover costs of food or utility bills, others are totally dependent. The need for privacy is in several cases assured by the fact that the parents themselves are often away or have even moved out or the house is big. However, this seems not to be a prerequisite since one interviewee is even sharing a room with his mom and still feels okay with his living conditions. It is characteristic to this group that the interviewees belonging to it are mostly boys and belong to the younger age group.

I: “Why have you decided to continue living at your grandparents’ house?”
R: “First, it is still my home. Close to my heart. And secondly because it is comfortable. So … my comfort zone or. I have to leave some day, I know that. Just as long as I can I will stay there.” (Siim, 24, M, ME, U)

“[The living conditions are] better than average, taking into account that I haven’t got a cent and I live better than the average Estonian ((laughs)), I have everything I need at home, the fridge is full of food all the time, if I need to I can go and buy new clothes.” (Peep, 25, M, LE, U)

Two girls living with parents don’t want to move out because of the mutual help provided by the parents and to the parents. One of them lives on the second floor of their grandparents’ house with her own family and feels this will be her home also in the future. The other feels insecure because of her disability and fears she might not cope on her own.

One interviewee is continuing to live at home because she inherited the apartment after the death of her grandmother.

Living at parental home, but wanting to leave is most often due to the poor financial situation. However, this group is also diverse. Firstly, there are returners, who belong to the older age group. Despite the apparent loss of independence, they are reasonably pleased with their life at the moment, which is amplified by the good relationship with parents and enough privacy in the parental home. In one of these cases the wish to leave is furthermore hindered by the fact that the parent, because of physical disability needs help in running the household. Secondly, there are boys, belonging to the younger age group, just out of upper secondary education and have
not yet seriously considered moving out, but would if they had the financial opportunities. They are also quite at peace with the current living arrangement and in no hurry (they are quite similar with the ones who want to stay because comfort). Thirdly, there is a girl from older age group who has previously lived elsewhere and would like to move, but the total lack of finances makes it impossible. The wish to move is amplified by her stepfather’s alcoholism and bad living conditions, but hindered by the feeling she has to stay and help her mother to deal with that and also the stepbrothers 3 small children. She describes her desire to have her own home as follows:

“This [having her own home] would be the most important thing for me. It doesn’t matter how it looks, the main thing is to have a roof over one’s head, it can be just a regular country house, whatever, or a usual apartment, where maybe some old lady has lived in. The main thing is that you have a bathroom and roof over your head //mhmh//. It can be small, at least it is my own. This is the main thing, to get my own home.” (Lotta, 30, F, LE, U)

We have three interviewees who graduated from upper secondary education a year before the interview and are on a break. Two of them have made plans for the future and aim to move out next year when starting university (heading towards the traditional trajectory). One girl doesn’t have any plans for her future yet and at the moment is just comfortable at home until she figures out what to do with her life.

“I am waiting, when I go to the military and then … go to university and study to be a coach and then see what will be.” (Jasper, 20, M, ME, U)

To close this section, there are six different housing arrangements currently for our sample: living with parents or partners parents (also grandparents) (23 interviewees), renting an apartment (11 interviewees), living in an apartment of a relative or family friend (8 interviewees), living in an apartment owned by the interviewee (either bought or inherited) (8 interviewees), living in friend’s apartment (2 interviewees) and municipal housing (1).

Job insecurity and housing autonomy: coping strategies, formal and informal support

Job insecurity and housing autonomy

When looking at the labour market status reported by the interviewees there appear no patterns connecting it with current housing situation. Suspecting that there might be an error in reporting we constructed the labour market status again based on the information received during the interview. The main difference between those division is that most of the people working unofficially report themselves as unemployed (many of them are registered at the UIF also).

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11 With at least some other people from the family of origin living there

12 In a separate household with no-one else but the interviewee and his/her own partner and/or children
Based on the new variable it can be said that no distinctive patterns emerge when comparing the housing situation of those who are employed full time, part time or unofficially which leads to the assumption that when it comes to housing, having some personal income is what matters. When comparing those who work (even unofficially) to those who are unemployed, one notable distinction is visible: as the other living arrangements are almost equally spread among those who work and those who don’t the proportion of interviewees living with parents is much bigger in the unemployed group. Also, although there are only a few people who earn their income by buying and selling\textsuperscript{13} it seems that this also doesn’t help to increase their housing autonomy.

The following section describes the coping strategies used by Estonian youth to gain or maintain housing autonomy. Most of the interviewees have used several of the strategies described below.

**Strategies to gain housing autonomy**

As described in chapter 1, there aren’t almost any policies relating to housing present in Estonia. Therefore, the only strategy, which can be described as using \textit{formal support}, is moving out of parental home and starting to live in a hall of residence when starting university. Living in hall of residence is cheaper compared to renting an apartment and is usually available for students of universities and vocational schools in some cases also upper secondary schools. This strategy has been exclusively used by those who moved out to start studying and by the time of the interview they all had moved on as they have graduated.

As an exceptional case one interviewee was provided \textit{municipal housing} as she reached her 18\textsuperscript{th} birthday because she had been in foster care. Municipal housing is not mentioned as an option in any other cases as access to it is restricted to specific groups and the living conditions are usually basic.

Many interviewees have used different types of \textit{informal support} to gain housing autonomy. The initial move out from parental home was in many cases supported by family. Parents have \textit{supported paying the rent} of the first apartment or the fee for a place in the halls of residence. Several interviewees mention that there was the agreement that the parents support them until the end of their studies including paying for accommodation.

The most substantial support from home is the situation when the \textit{family helps the young person to get a loan} to buy an apartment or buys the apartment for them. The monthly loan payments are in Estonia usually about the same size as rent so buying instead of renting is financially reasonable. The following arrangement can be different: some families have given the apartment as a gift and expect nothing in return, some have given money for deposit, some have taken the mortgage in their name because the bank wouldn’t give it to the interviewee because of insufficient monthly income (paying the bank is still actually up to the young person). It is apparent that this kind of support is only available in cases where the parents are relatively well off. There are also some interviewees, younger and less educated, who dream that their parents will follow the same scheme in the future. One interviewee whose father bought her an apartment and is at the moment also paying back the loan describes the process to this decision as follows.

\textsuperscript{13} One of the interviewees buys computer parts via Internet from China and sells them in Internet forums, the other buys and sells mainly car parts, but also everything else that comes in hand.
“Actually, when you calculate over longer period it becomes cheaper then renting. So it is more sensible in that way. And since we don’t have the problem in our family, like with that that we could not afford it, then it was like that //Mm.// We got a good deal. At first we were looking for apartments to rent, but we saw that there are no nice apartments to rent. So then rather buy one and renovate it ourselves and ….” (Nora, 24, F, ME, PE (part-time))

One strategy to afford moving out has been saving money, either by staying to live at home longer, renting apartments from relatives or family friends for a reduced rent or even only for utility costs, or renting an apartment together with friends or siblings. This can be considered as an intermediate step on the way of becoming independent since most of the young people do not plan to continue doing that for long period of time- this is a strategy that enables them to move out earlier and with less cost. Often the interviewees say that they could not afford renting an apartment with full price.

“We have been very lucky somehow, so ee …., it was an apartment of my husband’s relative. The relative died and left the apartment to my mother in law. And then ee well. Since she actually didn’t need it she thought that we can stay there. And then we lived there like that. Raised money to buy a bigger apartment.” (Maarika, 27, F, HE, PE (part-time))

Some girls have moved out as they are being supported by their partner either being solely dependent on the partners’ income or sharing the expenses.

There are strategies mentioned by youth which don’t involve help from others. The most popular strategy among our interviewees is to try to find a job to make it possible to start living independently. This seems to be the main strategy of those who lack parental support, but also those who are unemployed and looking for a regular job (not odd or unofficial jobs). One man, currently living with his mom and girlfriend in her mother’s apartment describes his plans as follows.

“Well in this sense I am satisfied [with current living conditions], but at the same time I would already want to find a job and then. When both me and my girlfriend would find a job and then finally we could move in together somewhere, to take a rented apartment.” (Andry, 21, M, LE, U)

Those interviewees still living at home because it is comfortable or left home because of bad relationships, but have landed with other relatives most often use the strategy to say that staying with parents longer is a normal and sensible thing to do. They say that they are okay where they are, the rent prices are expensive and why should they help someone to make profit (although several of them have no real possibilities of actually renting anything because of financial reasons) or even say that nowadays it is completely normal that young people stay longer to live with their parents. The group employing this strategy consists only of males, most unemployed or working unofficially and living outside the two biggest towns of Estonia.
“It’s just different nowadays. Before you left home, left school, got married //Yeah// and a job, got an apartment, stuff. Well, um //Yeah// things are different now. People just continue living at their parents’ home, their parents work and they then live off their parents’ income.” (Erki, 24, M, LE, U)

Losing housing autonomy

Many interviewees have lived elsewhere and then returned to the parental household because they could not afford to live alone anymore. This is common in the group who moved out to go to university, but moved back home after graduating. The move back home was often due to the fact that the student didn’t find a job right after graduation, but there were also other reasons. For example, when they wanted to return to their hometown or just didn’t know what to do next. However, many of them realised that after they had lived away for a while, living with parents was not what they wanted to do and moved out again when it became possible. So, returning home in this case has been a way to cover the break between the end of educational path and start of working path.

Returning home is also a coping strategy in case of breakup: when the couple splits it is much harder to cover the costs of housing alone or the apartment is left to the other partner. In these cases, several interviewees have chosen to move back home (also seeking for emotional support in some cases) until they have found a job and the psychological stability again. One woman describes her decision to move back home after splitting up with a boyfriend as follows.

“But I think that for me maybe like this, well, I have always thought that the people in your life are the most important thing and when my relationship ended then everything was thrown upside down and … it seemed the right thing to do. And I think that I am satisfied with it. I feel that it was the right thing to do, because when I couldn’t anymore … When I couldn’t decide how to continue …” (Anna, 29, F, HE, U)

Strategies to maintain housing autonomy

Returning to live with parents is an extreme solution to coping with insecurity, but there are others used by the interviewees to guarantee that they maintain the housing autonomy gained despite difficulties.

A few interviewees have applied and received subsistence benefit\(^\text{14}\) to cover the utility bills (and in one case also part of the rent). The typical person using this strategy is a young \((single)\) mother with one or more children who has left the parental home early because of bad relationships. The support of the family of origin is weak or non-existent in these cases. Since the eligibility to receive subsistence benefit is calculated based on the income per family member, single mothers, especially when unemployed are more likely to be eligible to receive it.

\(^{14}\) The goal of subsistence benefit is to guarantee minimum level of income above subsistence level, which is calculated based on minimum expenses incurred in the consumption of food, clothing, footwear and other goods and services satisfying primary needs. In 2016, the subsistence level was 130 Euros per month for one member of the household (see more in chapter 1).
No. 23 – Young adults in insecure labour market positions in Estonia

However, as an exception, there is one male who heavily relies on this benefit but his decision to do this is quite different. Since he is sure he is not able to earn much more than the unemployment benefit and subsistence benefit combined, he is not concerned with finding a job as he feels he has more freedom when living on benefits.

“There is no point, the state helps me, pays for the apartment and it adds up to the same minimum wage. What I could earn. That’s why I don’t want to [work]” (Vladimir, 25, M, ME, U)

The sources of informal support to maintain housing independence are quite similar to those used to reach housing independence (described above), but the proportions of using one or the other are different. It is not common to ask for financial support from the parental home when a young person is already living separately, it is mostly mentioned only as a backup strategy in case something unexpected happens.

The strategies to save on housing costs are still common. Interviewees continue to live in the apartments of relatives or family friends either to save money with the aim to raise money to get their own place or because they cannot afford anything else. Compared to the next strategy, staying with friends, this is a long-term solution, as for example one of the interviewees has been living in her husband’s relative’s apartment already 10 years. At the time of the interview, two of the interviewees were staying with friends’ couches without paying rent and one of the interviewees had used this solution in the past. It is worth to mention that other times these interviewees have been renting an apartment mostly, but their current unemployment has made them to give the apartment up. Staying with friends is therefore considered a short-term solution by the interviewees to cope with temporary lack of money, caused by unemployment, and until one can start renting again.

“I haven’t yet gotten my first money for the internship, then maybe I get the feeling that, wow, maybe soon I can rent a room somewhere /…/” (Annika, 28, F, HE, U)

Relying on the support from a partner is a strategy only used by women, especially those with children, in our sample. They are mostly young mothers struggling to find employment after maternity leave and until they do, they are dependent on their partner’s salary.

The most common strategy used by our interviewees to maintain their housing autonomy is to try to find a job, a better paying job or extra odd jobs.

Economic autonomy

Sources of economic resources

The following section describes different sources of income and their combinations among our interviewees. There are six different combinations (presented in order of occurrence in the interviews): combined formal and informal support, combined personal income/savings and
formal support, personal income/savings, formal support, informal support and personal income/savings combined with both formal and informal support\textsuperscript{15}. Within the groups created based on income sources, we have identified subgroups, which are described in more detail mentioning also sociodemographic, life course or housing related information, in case some pattern can be detected.

**Formal + informal support**

Living on both formal and informal support is most common among young mothers; the income consists then of either parental benefit and/or different family benefits\textsuperscript{16} and the support from partner. In the situation where the parental benefit has ended, the mothers are also usually registered as unemployed and receive unemployment benefit. In addition, some mothers receive alimony from their previous partners. They have formed separate household with their partners, who work, and therefore share the cost of living. Although it is possible for men to take the parental leave also there are none who are receiving it at the moment, for one male interviewee the period of parental benefit has just ended.

\begin{quote}
I: “But how have you managed until now without work? Who supported you?”
R: “My partner”
I: “First and second?”
R: “Yes”
I: “And has this money been enough for you?”
R: “Yes, and in addition to that, when the child was smaller, I got money for him. Parental benefit. It was enough, yes, we managed. We manage now also; it is not that bad. But I am tired of being at home. I would like to do something; I would like to work.” (Regina, 23, F, LE, U)
\end{quote}

The other group living off formal and informal support is the young people who are registered officially as unemployed, thus receiving unemployment allowance and are at the same time supported by their parents. Most of them either have not left the parental home yet, have returned or live in the flats the parents have bought them. In the last case, they are also eligible for subsistence benefit as they are considered living in a separate household and one interviewee is receiving that. The typical member of this group is a young male, often just out of upper secondary or vocational education who doesn’t know what he wants to do next. He is considering going to study something or starting to work but often has no idea, what interests him so he just doesn’t do nothing. The parents of these young people are usually working, sometimes in well-paid jobs, so supporting their children is a possibility for them until they figure out what they want to do with their life.

\textsuperscript{15} One more possible combination personal income+informal support wasn’t present in our sample

\textsuperscript{16} Parental benefit is paid until the child is one and a half years old and it is 100% of the parent’s average monthly earnings in the previous year. If the mother did not work before having the child the size of the benefit is minimum wage. After that the parent will receive childcare allowance in the sum of 38,36 (in 2016) until the child is 3 years old (see more in chapter 1). In addition to that, the parents receive child allowance until the child is 16 years of age, or until 19 when in education. In 2016 the sum for 1st and 2nd child was 50 Euros, 3rd child 100 Euros.
R: “I think, that I would live much better if I worked.”
I: “In what way would you live better?”
R: “I could, for example I could pay the rent myself. Now, yes, I ask a little bit help from my parents.”
I: “Mhmh. So you would live the same way as now, but could pay for things yourself?”
R: “Yes, I could do it myself, I don’t like it very much, when people support me.” (Madis, 22, M, ME, U)

**Personal income/savings + formal support**

The group living off personal income and formal support is rather diverse. This combination seems to be most common among those who are receiving unemployment allowance from the UIF, but also earn something extra aside (there are some who receive social support and otherwise follow the same strategy). Legally, it is not allowed, but since the unemployment benefit is insufficient to manage, many people aim for doing cash in hand jobs. Another motivation to register at the UIF while having an unofficial job is health insurance, which is granted to all registered unemployed. In this case, the allowance is just a little extra money. It is worth to note that members of this group are low educated men either from Russian minority or from rural areas: having low education level makes it hard to find official work with sufficient salary and their chances are further lessened by the lack of language skills or living in areas with high unemployment. However, there are opportunities to earn unofficially for example in construction. In addition, what is common for this group, is having weak ties with the parental home (they have left the parental home because of bad relationships, bad financial situations, or have been forced to do it) or disadvantaged background so the possibilities of support from home are limited.

I: “Mhm. Okay, the usual expenses?”
R: “What every person has. //Mhm.// Plus, well, you have to pay for the apartment and stuff //Mhm.// Well, now the money I get [from the UIF] this pays for the apartment and those things.”
I: “Okay. Well and the money for food you have to find somewhere else?”
R: “Yes.”
I: “Okay. Well, quite difficult.”
R: “There is nothing difficult here //Mhm.// If you find a good job, then it is not.”
I: “Mhmh. So your income is the unemployment allowance //My own, my own head// the unemployment benefit and what you manage to earn extra?”
R: “Well the unemployment benefit, it is so small that it …” (Artur, 27, M, LE, NCJ)

A special group within this category seems to be the people who are receiving disability benefit and working unofficially. Based on their housing trajectory they stay at home as it is comfortable for them. They are all male. They have not always been disabled, but instead have been granted the status based on the psychiatrist’s note, either because of alcoholism or depression. It remains to be questioned if the disability benefit is not used as an alternative to unemployment allowance or subsistence benefit which they do not have the right to receive (because of never working officially, being unemployed for years and living with the family of origin). The boys within this category are quite content with their situation, have little working experience and are not actually interested in finding an official job (or the expectations to the job
are unrealistic compared to their education level and skills). They tend to be in their early twenties and less-educated.

“Well, the pension [disability benefit] covers the bills at the moment. I got it for two more years again. So this … I don’t have to worry about the bills. And well, when I managed before selling car parts and without the pension, then it would be interesting, if I couldn’t now manage with the pension now.” (Erki, 24, M, LE, U)

Another type of young people in this group are working mothers: they have personal income and also receive child benefits. There is also one woman who is receiving unemployment benefit, but also has some savings from the past job (and she moved back in with parents to cope).

**Personal income, mostly savings**

Those living only off personal income are using savings accumulated in the past when they were employed. Their unemployment has not lasted long and some have had quite well-paid jobs before so they can manage without registering officially as unemployed or reaching out for other types of benefits. They still are in the position that they are not forced to take any job offer coming their way. In a couple of cases, this is a strategy: to accumulate enough resources working (sometimes abroad) seasonally to have the rest of the time to do what one likes the most. Savings are also an important resource for some interviewees who are working now, but whose income is inconsistent. There are different housing arrangements in this group, the majority has not changed their previous housing arrangement and live in either apartment of relatives or acquaintances for reduced rent or in their own apartment, but there are a couple of interviewees who have given up the rented apartment and moved back home or in with friends to make the savings last longer. It seems to be common to those who have left home to go to school and have higher level of education, but there are also exceptions.

“At the moment I live, as much I have set some money aside, I have calculated, that when I live with my parents during the summer, then I can manage and then I have to come up with some kind of plan for the autumn, how to continue with my life.” (Anna, 29, F, HE, U)

“So, in my life I have managed to … put aside enough money, so I don’t have to worry too much about that. I have done and gone a lot, well. I have worked at it. Let’s say, that, when my friends when younger drank and smoked behind the corner, then I didn’t have such free time. I have worked all weekends, all summer holidays.” (Ott, 28, M, HE, U)

Some interviewees living on their own income are employed: two unofficially and one officially. The two men have worked unofficially for years and are not interested in official employment. One is currently and the other was registered at the UIF, but they have no right to receive financial benefits so the main reason to register is health insurance. The third person in this group is a girl working part-time and really struggling with her current income. Until a couple of
months ago she was supported by her parents and this is her first exercise to cope independently.

**Formal support**

Having only formal support as income is not common (as it is most often not sufficient to survive). There is only one interviewee who is living independently on formal support: a single mother receiving parental benefit, child allowance, subsistence benefit and alimony. She is able to cope because she owns her apartment (she inherited it). The others who have no income except unemployment allowance (or in one case also disability benefit) have returned or stayed living with their parents, or are staying with friends. They don’t spend on housing and food so they can manage only with the benefits they receive. The family background is different, in some cases the family could have the resources to support the young person, in some cases not. The educational levels in this group are different: mostly low educational levels dominate, but there are also couple with higher education. What unites them is that all except one would move out if they had the financial resources.

“The benefit is under 200 Euros //uh!//. But I have, my parents live also, we live in the country, then you don’t have that much expenses, we live in our own house //mhmh//, then it is a bit easier.” (Tiia, 27, F, HE, U)

I: “How do you manage financially?”
R: “So and so. I do and I don’t, so … I get some money from the UIF so I can pay the bills and stuff, and a bit is left over. More or less for cigarettes and …”
I: “But what are your daily expenses, if you talk about it a bit?”
R: “Basically, only cigarettes. I live at home; I don’t spend money on that. So only cigarettes.” (Tauri, 22, M, LE, U)

**Informal support**

Having only informal support is also not common for Estonian youth. There are only four cases like that. Two men are solely dependent on their parents. Both of them belong to the younger age group have no work experience and are living at the parental home like members of the parental household. What also unites them is that they are not big spenders, even if they have money. Otherwise, they are quite different. Jasper is just out of upper secondary education and is on a gap year before military service and university. He is concentrating on sport and this fills his days. For him it feels natural that the parents support him until the university (so one might say he is headed towards the traditional trajectory described in the beginning). Georg dropped out of university not long ago and is working on his own business idea. He is continuing to live at his grandparent’s house, feels comfortable there and doesn’t feel the need to become financially independent. Georg states that he has no desire in owning material things and his only expenses are the cost of medicine and going to trainings, he is not interested in partying and going out and instead likes to read, which doesn’t cost anything.

I: “But ... how do you cope financially?”
R: “Grandparents give me food. That’s it more or less, I pretty much don’t have any other needs.” (Georg, 23, M, ME, U)
Two girls, both unemployed, are dependent on their partners. Both of them are registered at the UIF, but are not eligible for the unemployment allowance for different reasons: one has been unemployed already over 9 months and the other has worked abroad. They live separately from parents together with the partner (one in rented apartment, the other in an apartment she inherited). There are apparent similarities in their mind-set: they are both happy for their spouses to be the main breadwinners in the future (although they would like some pocket money), whilst they stay at home and raise the children. Also, their partners seem to be satisfied with this kind of family model, as one is even encouraging the woman to stay home and not work.

“Everything is super good everything is perfect, except the money issue at the moment, so, and maybe also activities, luckily I am quite creative so I find something to do in the end usually. So then the financial side remains, so if I could pay for my expenses myself and I could so to say live equally with my partner then I would be 100% satisfied. At the moment he is like my, like sugar daddy and I live on his expense, I don’t like it one bit ((laughs)).” (Brigitta, 24, F, HE, NCJ)

**Personal income + informal support + formal support**

Two interviewees stated their income consists of support from partner, unemployment benefit and either of savings or money earned doing odd jobs. One can guess that there are actually more interviewees living off similar funds, but it was not common to mention the support from partner when asked about income (except mothers with small children).

**Coping strategies**

The coping strategies used by the interviewees can be divided by their source: state, market, family or the interviewees themselves. To start with, the coping strategies are shortly listed one by one and then the combinations used by the interviewees are described more thoroughly.

**Available coping strategies**

Relying on support from the state is uncommon among our interviewees. Although, as described in the previous section, many interviewees actual income contains different benefits from the state not many mention turning to these benefits when in financial difficulties. Still, some interviewees have applied for subsistence benefit and/or have turned to the local food bank to get groceries. These are either families with children (two of them were single moms at the time) or single young men. The latter consider social support or food bank as an opportunity to get extra income without doing anything so they would be fools not to use it.

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17 In principle, she should receive the benefit, but the UIF is still gathering the information and weighing the arguments although she has already been registered for 3 months.

18 NGO which distributes food left over from shops to people in need. They prefer families who local municipality refers them to (also the agency people turn to get subsistence benefit).
“I don’t like that I need the support from social services. Okay, parents or maybe also friends, I can understand that. But the social services, it also means that I have the child protection on my back all the time. They check on me. Well, so when I wouldn’t get the support from social services then maybe, then, well, they would go away. They wouldn’t worry what goes on here all the time or whatever //Mhm.// So well, this would already be easier, I think.” (Helena, 24, F, LE, U (parental leave))

Two young men who earn money through buying and selling mention the disability benefit as an important resource to cope with financial difficulties. There are actually more receiving the benefit, but these people express the importance of disability benefit as extra income.

“My councillor [at the UIF] recommended it because we both saw that I have gone there for a year now and haven’t still found a job //mhmh//. So if I would get the disability benefit then it would enable me to go to more different courses, get some bonuses from the state //mhmh// so it right away opens some doors //mhmh//. Because I have more or less used up all the resources at the UIF already and then when I get the disability benefit, it opens new doors //mhmh/. New opportunities and new places where to go and see … And in addition to that, as long as you are not working they give you the monthly so-called pocket money [disability benefit] so you could manage with it and I am not sorry to take it.” (Peep, 25, M, LE, U)

One family is planning to ask support from a program for families living in rural areas. The family has bought a house in the countryside and plans to use the support to get running water in the house.

Trying to solve financial difficulties through the market is one possible solution for the interviewees. The most common way to cope with financial difficulties is to work unofficially. There is different extent to which people employ this strategy: some do one or two short-term odd jobs to get some money fast, others have developed this to a more permanent scheme and receive the main part of their income this way. Mostly these unofficial jobs are in construction and agriculture, but there are also simpler one-off jobs like chopping wood or cleaning the street. Women mention babysitting several times as a possibility to earn extra money. As can be expected, in this group there are quite a lot of interviewees who work at the time of the interview.

“Well I could turn to my parents, if things get really bad, but I have tried to manage on my own somehow. I don’t know. I would even go to work for the farmers, who are here, these … for example I have gone to work on the fields a couple of times and looked and … And well, then I ask my acquaintances, if they know any jobs available and I have found some.” (Karina, 23, F, LE, U)
Four interviewees mention taking a SMS-loan\(^{19}\) to cope with temporary financial difficulties. A sign of danger is the fact that all of them are unemployed and therefore do not have the stable income which would help them to pay the debt off. Although at the time of the interview, only one of the interviewees is in debt, this behaviour can result in repercussions as it decreases their chances of getting regular loan from bank later on as they are considered to be with risky behaviour.

“But well, I was, this SMS-loan, when I took it then at first I think I took – I think it was before Euros, yes – I took 50 Kroons\(^{20}\), paid it back. Then later took 100 Kroons, paid it back. Then took 175, paid it back. And then in the end took 400. And then I only made the first payment and then I thought, oh, forget it. But luckily I only took from one place, not from all these different SMS-places, where you can take. But my partner has taken from everywhere, where he could.” (Helena, 24, F, LE, U (parental leave))

“Well and I have gotten so much help that we have found an acquaintance who we can ask for a loan. Not such short term, rather this long term loan, for example in case we need to do some renovations or needed to buy a new heating device. Because we can’t get a loan from the bank, because we have had that many debts in the past, that they just won’t give us a loan.” (Tuuli, 27, F, ME, U)

Three of the interviewees mention taking student loan\(^{21}\) to cope with financial difficulties during the time they attended university. In these cases, the family was otherwise supportive, but did not have the financial resources to support their child during university years. In two cases, it was agreed that the parents will later take over the payments of the loan. In these cases, the strategy is somewhere between market and family support. As all of them are currently unemployed the parental support is very important to avoid further problems because of the loan.

“My mother is unable to support me in any way, because well, it is, my mother reached her pension age and during the time she continued working, she still works, and then she decided to pay back my student loan. Because I couldn’t imagine how I could have managed now with my student loan. I don’t imagine how. But my mom raised this 4000 Euros and paid the student loan for me, it was like for her conscience.” (Mari, 30, F, HE, U)

\(^{19}\) The opportunity to borrow smaller amounts of money sending only an SMS, without thorough background check of the person taking the loan, usually with much higher interest rates compared to banks.

\(^{20}\) 1 Euro was about 15 Kroons, so the sums are 3.30, 6.60, 11.60 and 26.60 in Euros.

\(^{21}\) Student loan is a loan for students in university or vocational school with a low interest rate given to the student against real estate guarantee or the signatures of two guarantors. The maximum amount of student loan was 1920 Euros in 2016.
The most interviewees have at their disposal the coping strategies related to family (or friends). The vast majority of interviewees say they can get money from family in case of difficulties. As seen in the previous section many employ this strategy at the moment but also those now coping with personal income, formal support or the combination of those say that in case they really needed it they could turn to their parents or siblings. Those mentioning this as a possibility, but not actually using support from parents or relatives tend to belong to the older age group. As an alternative of simply taking money from relatives or friends, some mention borrowing money as an option. Overall, the attitude towards borrowing in the whole sample is quite negative, but borrowing from friends or family is considered more appropriate. Some have borrowed money for something specific some just to manage until the end of the month. There are also those who have not yet needed the help, but are sure they would if they needed it.

“Mostly it is like that that, when I tell my father for example, who lives in UK, that ‘Hey, the money is tight, send me some’. Okay, I know that I have, it is embarrassing to ask from my parents, but I don’t have any other option. Then I, I suppose my parents know that when they are old, need help, then I will be the one who supports them in that area. So ee, so, otherwise yes, everybody doesn’t have such a family, I have, I feel that I am lucky in (such) family area //mhmm// that I have really supportive family.” (Peep, 25, M, LE, U)

“In the biggest, the worst financial problems or when I’m going somewhere then my grandma brings some secret money from some stocking and then you feel that you can be in really shitty financial state, but you won’t end up in a whole, which I have had more in my personal life. Then you breathe again, make a table and start paying back the debts that have accumulated over several months somehow and then you are able to pay them off one day.” (Annika, 28, F, HE, U)

In the first section of this chapter, it became apparent that many of the interviewees live with the parents or in apartments owned by their relatives thus saving money on housing costs. This can also be considered a coping strategy in case of financial difficulties, especially for those who have returned to home to manage with lesser income. As noted in the first chapter among the unemployed the proportion of interviewees living with parents was larger and this is further mirrored here as the majority who saves money on housing are unemployed. One girl who returned home after being unemployed describes her reasons as follows:

“I have talked about it with my partner … that we would like to have our own so to say … home. But since there is this good opportunity that … that you just live at home. Financially it makes no sense to move anywhere else, when you don’t earn and … then you would be in even more difficulties.” (Reena, 27, F, HE, U)

There are also strategies only involving the interviewees themselves. Many interviewees described how they save on their daily expenses, to differing extents. Most often money on entertainment is cut back: not going to parties, restaurants, cinema, theatre, travelling, etc., or doing it less than before. Several interviewees mention that for example going to parties is not their thing anyway and disapprove spending money on it on more principal level. Many mention
saving money on clothing: buying something only when they really need it, going only to second-hand shops or both. Saving on food is not that common, but is also mentioned. The practical examples of this strategy are for example buying more when something is on sale and freezing it for later use, taking leftovers home to eat when working in a cafeteria or going to Russia to buy some groceries, which are cheaper there. One interviewee also mentions she tries to save on medicine, trying to find a cheaper option. Saving is equally popular coping strategy among all interviewees with different sources of income, but slightly more used by interviewees belonging to the older age group.

“But when we go out then it is like, an understanding that everybody pays for themselves, not the one that invites them. //Yes// And then it is like, you drink a glass of water, because you don’t want to pay for the dinner there, because you have been good and eaten your dinner at home already. But someone else is there eating the dinner and then it is, it makes you feel … I don’t know, a bit bad.” (Mari, 30, F, HE, U)

Some interviewees describe how they divide their income per days/weeks to manage until the end of the month so they know exactly how much they can spend. This is more common among those living off savings or formal support and belonging to the older age group.

“It is like, normal //mhmh// for me that //mhmh// I don’t have an income all the time //mhmh//. Ee, and, as I have like, in the previous years, been to America more [to sell books] then it was also like that that I earned most of my income during the summer //mhmh//. And during the rest of the year I didn’t have much income //mhmh// so then you have to know how to distribute your finances for the whole year.” (Sergei, 26, M, HE, PE (part-time))

Only few interviewees acknowledge that they have debts for utility bills. The interviewees who mentioned it said that during difficult times they did not pay the bills or paid them only partially. When the company started threatening with turning off the power or phone, they paid some small amount to avoid it.

“I have a roof over my head, a bed but it affects you [not having enough money], that you can’t live like you would like to. Or eat as often as I would like to. And pay the bills and the business with the debt. I have been told that the debts are not that big. That some have debts in thousands, but it is easy to think like that, just let it go. I don’t like to be in debt to anyone. In this sense, I don’t feel that I am doing good at the moment.” (Nora, 24, F, ME, PE (part-time))

There are some interviewees in the sample who have considerable debts. The most common strategy in case of such debts is avoiding paying them. The interviewees hide their income from the bailiff: they work unofficially and do not have or use their own bank account, instead using the account of a child or mother. One of the interviewees who had a debt of over one million
Euros is considering also the official procedure of claiming for bankruptcy as a private person, but thinks the procedure is too difficult and time consuming.\(^\text{22}\)

R: “But I don’t use my own bank account at all, I use my child’s account. Because from my child’s account, no bailiff can take money from there.”
I: “And your child support goes there?”
R: “Yes, to my child’s account. No money goes through my own account or something.”
I: “Also, the subsistence support, everything goes through child’s account?”
R: “Yes. Because otherwise the bailiffs would take it.” (Helena, 24, F, LE, U (parental leave))

There are some men in our sample whose main strategy to cope with financial difficulties is buying and selling. Two of the buyers and sellers have had trouble with the law in the past because of stealing. They claim that they are not involved in crime anymore, but one of them still has significant connections in the criminal world. He mentions this as possible coping strategy in case he needs to borrow money, but also feels it is too dangerous to get involved in again.

“In some way, now, I took a car to pieces. So, I don’t know, I bought it, I bought the car for 200. Sold it in parts. Every day, you wake up when you want to. Someone again is asking for some part, go and take it off the car. Go, mail it and well, again the money comes in. Bought the car for 200, I am in profit with 800 already, well. So I have earned 800 Euros.” (Erki, 24, M, LE, U)

**Combinations of coping strategies used by the interviewees**

As could be understood based on the sources of income described in the beginning of this chapter the interviewees use multiple strategies at the same time to cope with financial problems. When asked about their coping strategies most of the interviewees mention strategies involving support from family of origin. There is a large group of interviewees, almost all of them unemployed, who rely only on family. Relying only on family is common for those who live with parents and are younger. Also, their income is most often made up of a combination of formal and informal support, but there are also some who currently manage with their own income, but mention parents as a backup.

“Well it is as it is, I … I can say for all of my acquaintances and everybody, that actually, no matter, who has problems or what problems or what’s wrong, all the time, when there is some kind of bigger issue, you can’t manage on your own, always everybody goes running back to the parents.” (Marilin, 22, F, LE, PE)

\(^\text{22}\) The process takes at least 5 years and during that time, an official who guarantees that the income above the absolute necessities is used to cover the debt controls the person’s finances.
It is also quite common to rely on the parents in case of need, but also manage one’s resources by saving, dividing the income or not paying debts or bills. Compared to those who mention only parents as their main coping strategy these interviewees more often live independently, also there are equally younger and older interviewees in this group.

“Well usually we can make the ends meet somehow. But well, if there are birthdays, something like that, then we are a bit short towards the end of the month. So then I will go and ask my mom 20 Euros or something like that. But usually we can manage. /…/ But of cause, if there is some birthday, then you have to put think about it one or two months before, so, well, you put some money aside, so the child can have a nice birthday party ((laughs)).” (Helena, 24, F, LE, U (parental leave))

It is also common to cope using family support combined with unofficial employment. In addition to that, some also save, divide their income or avoid paying bills to cope. For these interviewees the family support is mainly a backup option, as most of them manage with personal income from unofficial employment and/or formal support. The education level in these groups is rather low as most only have lower secondary education. Those who in addition to family support and unofficial employment described their own strategies to save or manage money tend to belong the older age group.

“On overall I try not to put my hopes on anyone else, not to rely on others. Always only on myself. Even when I’m feeling bad, I know I can call her [sister], well I know it perfectly well she can help me, let’s say, give me a place to stay for the night, like that. But financially, I don’t even turn to her, because I know, that her … Yes, her children are already older, but still. I am not used to asking her.” (Deniss, 28, M, LE, NCJ)

As said before, using coping mechanisms provided by the state is not common, but there are examples where the interviewee mentions family support combined with state support or in addition to that also works unofficially or saves. The current income of those interviewees consists of formal support and personal income, which indicates that going to the parents is a strategy for unexpected cases. Two interviewees use all types of coping mechanisms at once: state provided support, family support, working unofficially and selling-buying. Interviewees combining state support with family support often live with parents and all of them have only lower secondary education.

Coping without family support or the possibility to receive such support is not common. Some interviewees manage by working unofficially or receiving state support and saving or dividing their income. As they have no backup options, most of them work (unofficially): their current income consists of either benefits, benefits combined with own earnings or only own earnings. There are also such interviewees in this group who would have the possibility to rely on parents, but don’t see this as a possibility as they have managed on their own for long time already. One can speculate that if the trouble were bigger they could reach out to them also. All interviews in this group live independently from parents and belong to the older age group. As mentioned before, working unofficially or doing odd jobs is strategy that is more common for men and this is visible here, as among those without family support and doing odd jobs, most are men.
“I have no one to turn to for help. I would start with crime again [if he would lose his current income from buying and selling used cars]. That is it. Because there are no other options, collecting bottles or well … Just, in reality, well … Even minimum wage wouldn't be enough for me … because I am not, like, I am not alone anymore, not only for myself … I either have to move, move, move, climb out of my skin or forget what is family, if I were alone, then yes.” (Nikita, 30, M, LE, NCJ)

Risk perception

Despite the fact that the financial situation of many of the young people interviewed is not good, most of them do not perceive their situation as risky. The clear majority say they can cope with what they have. The confidence in their ability to cope is further boosted by the expectation that, if needed, they have someone to turn to (mainly parents). The ones without the support of the family of origin are more aware of the risks they are exposed to. However, there are some specific fears mentioned in the interviews.

Several interviewees mention that they can manage themselves at the moment, but can’t think of starting a family before they have reached financial stability. The interviewees mentioning this fear are employed, but not officially and full time, which indicates the other working arrangements enable them to manage, but not to plan for starting a family. It is also more often mentioned among males, which may have something to do with the fact that they feel they should be the ones providing for the family.

“I feel, that I am not yet stable enough, to ee, so to say to start a family. So … For example, … So as long as I am not able to manage by myself, there is no point in thinking about it. /…/ until I, well, feel that I can pay all my bills, feed myself and there is a bit money left over, then I can start thinking about it.” (Nora, 24, F, ME, PE (part-time))

“Well, I have always wanted to have a child. And … and the age is approaching that, so that now, now I would like to. Not that the biological clock is ticking, but that now I would want to that the child would exist soon. And … and there is no other way to get it then … when there is no security. The security is, yes, very important thing. To move on together.” (Toivo, 28, M, ME, NCJ)

Some young mothers fear what will happen when the period of the parental benefit ends and they don’t yet have a place at the kindergarten or a job waiting for them.

“I feel a bit insecure now; it is not easy to find a job with two children, if I even couldn’t find a decent job with one. But if I had a job, then I believe, that I would have the security also. Because at the moment I feel that I feel insecure, because I don’t have a job, I would like to know that I can find a job and there wouldn’t be the threat that I will end up in a black hole somewhere.” (Mai, 29, F, LE, U (parental leave))
Some interviewees mention that they don’t trust their own ability to manage money: when they have some they just spend it on random stuff. In two cases the people saying that are largely dependent on others, partner or parents and don’t really take responsibility for their behaviour.

“Ee, mostly when some money comes to my bank account then with the first two days it is gone. Like couple of days ago I just managed to spend 200 Euros on nothing, I went to the grocery store //mm// and, I can’t manage money and because of that I can say that I am not independent yet, I need to learn a lot more ((laughs)) how to spend money, for example.” (Peep, 25, M, LE, U)

Other fears expressed are related to different types of uncertainty. Some mention that the world nowadays is so unstable that it is not possible to make any long term plans regarding finances, because the banks may collapse, governments change, etc.

“Well again, it can turn out however, billionaires can go bankrupt, it can happen to anyone, nobody is secure. Yes, you may have an illusion of financial stability: I have a stable job, I get the salary once a month and you rely on it. But in larger scale it is not stable. We don’t know, how and what will come, how to say…” (Jevgeni, 29, M, ME, NCJ)

The other worries of uncertainty are connected with the current life situation of the interviewee: the feeling of anxiety when one does not have money, the fear of moving to a new environment, or the permanent insecurity when working unofficially and there is no one to turn to.

**Living conditions**

There is a whole spectrum of opinions about the current living conditions of interviewees from those who are satisfied and wouldn’t change anything to those who are not satisfied at all but have no opportunities to improve their situation. The connection between the labour market situation, sources of income and satisfaction with living conditions is not present in many of the cases: probably the sources of income are less relevant compared to the size of the income.

Being not satisfied with the living conditions has different reasons, but is more common among those living with parents or in rental apartments. For example, some are not satisfied with the relationships within household, some with the physical conditions (for example heating and no running water) or both, some long for independence from parents or for their own home.

“We live at her [girlfriend’s], at her parents, already for a year. Before that I rented an apartment, I think, we should get out of there rather sooner than later. Her father drinks and I think this is an obstacle. Nobody works in that family EXCEPT her mom. This kind of situation. The father drinks, constantly comes in at night, even in the morning, whenever, all the time somebody is knocking on the door, her mom won’t let him in you see. And this disturbs you, I am afraid that when I would start working now officially, I would sleep in because of that, I couldn’t rest. Well maybe I could manage for one month. We need to move out as soon as possible.” (Deniss, 28, M, LE, NCJ)
“Well the living conditions, there is no shower and there is toilet without running water and such … But financially … we have no possibilities to renovate. So in this sense the conditions could be … And there is no warm water from the tap. There is a sauna, but … These are such more elementary things.” (Reena, 27, F, HE, U)

For families with children it is a common trait that they are not satisfied because the current apartment is too small for them or will be too small in the near future. Interviewees who are living currently with friends are also not pleased. There is a slight pattern connecting income sources and satisfaction with living conditions: people receiving only formal support tend to be not satisfied with their current situation. Their lack of finances makes them feel trapped in the current situation without much hope for improvement.

“Yes [I like the apartment]. But, well, children are so big now and there are three of them. So well, next year, we have to rent a bigger apartment somewhere. With three rooms. Because the boys are big now, want to have their own room. And the older one will go to school next year, will be seven. So well, he needs a place where he can study, where he can study in quiet and peacefully and … So yes, we need a bigger one, although I like the one we have now also, yes.” (Helena, 24, F, LE, U (parental leave))

A large majority of the interviewees say they are satisfied with their living conditions for the moment, but in the future would like to live in their own apartment or house. This attitude is equally spread among all youth not owning their home. The unemployed express this opinion more often. Maybe it is a way to cope with the reality, as they cannot afford anything else now.

“We have an apartment with two rooms [owned by the interviewees mother] //yes// at the moment it does the trick ((laughs)) so this is like, first step maybe, where young people strive for, own, own space, like this, separately, when thinking about the future, then before we have children I would definitely, try to move out of town … yes.” (Sergei, 26, M, HE, PE (part-time))

There are some, who are satisfied with the conditions in their parental home, but would still like to move to gain autonomy. Now they are unable to because of insufficient resources.

There are interviewees who are satisfied with their living conditions, but would like to do some renovations. What unites them is that they see their current home as their long-term residence, most of them own the place, and belong to the older age group.

“It is an old house [the interviewee and her husband have bought]. In seven years it will be 100 years old. Big plan is that maybe for that time everything will be done, but we'll see how it goes.

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23 In Estonia, it is very common to own one’s home: in 2007, 85% of people owned their homes (see also chapter 1 on housing).
So this summer we plan to have the running water in the house and build a bathroom. Then we can live in there. Well now we can also live there, but it is a bit difficult.” (Maarika, 27, F, HE, PE (part-time))

Lastly, some interviewees are completely satisfied and do not wish to change anything. This group is mainly comprised of those who have stayed living at home because of comfort. As there were more men in that group, most of the interviewees who state they are very satisfied with their living conditions are men.

Psychological autonomy

Psychological autonomy and self-representations

The interviewees were asked what it means to be an adult and what it means to be independent and how independent they consider themselves to be.

Adulthood - meanings

When talking about being an adult most often meanings related to mental maturity were mentioned: a grownup is someone who takes responsibility, plans his actions with future in mind, is mature and can decide for himself. Some interviewees interpreted the increased responsibility as a sad thing, the end of simple life; others said that this is something that everybody looks forward to. Coping financially was also mentioned often. For some interviewees being a grownup means starting a family and having children. The practical aspects of life like coping with daily activities24, living separately from parents and having a job were mentioned less. In addition, some alternative views on being a grownup came up: being a grownup is only a number in the passport and does not have nothing to do with independence or is the ability to find ways to cope.

For the largest group of interviewees adulthood is defined by taking responsibility for your actions and some added also financial independence. This view was expressed equally by both men and women, but the overwhelming majority belongs to the older age group. When looking at the connections with other spheres of autonomy, no patterns can be spotted depending on the housing or financial autonomy.

“[one is autonomous] If one has enough sense in their head (laughs), to make decent decisions, to my mind. So yes, age number usually like doesn’t say much, but so doesn’t moving out of the house or finishing school, or … It’s more every person’s … some are not adults even at 30. Quite a child’s mind.” (Marju, 28, F, LE, U)

Many interviewees mention having a family or children as a defining moment of being an adult. However, only having a family is not “sufficient”, interviewees add being responsible, financial independence and/or living separately from parents. Majority of people expressing this view are

24 Cooking, cleaning, keeping clothes in order
women, and several of them already have children. It is more often mentioned by interviewees belonging to the older age group and not living in the parental home.

“So then maybe you are a real grownup, if you have to take responsibility for someone else. One thing is to take responsibility for yourself, but if you have to take responsibility for someone else, so then … then there really is no way back.” (Toivo, 28, M, ME, NCJ)

Some interviewees see managing everyday activities like cooking, cleaning and paying bills on time as an important part of being adult. In addition to that, an adult should be responsible and preferably also financially independent. A couple of interviewees define being an adult mainly through living separately from parents, adding that an adult is also responsible, financially independent and manages everyday activities. Both of these definitions are more often mentioned by males, living at parental home and none of them have children. Almost all interviewees who state that being an adult is dependent on managing everyday activities or living separately, belong to the younger age group and have a maximum of upper secondary education. When comparing the meanings and judgements given to their own independence most feel they are either very or rather independent already.

“That you take responsibility for all those basic like domains in your life, that you have with school, that only you take the responsibility, that no one else guarantees, or well if you go to school after gymnasium. Or then with work. Household, that you have everything in tip-top order there, bills are payed in time, well such small things, right. Make your own food or well, all those small things, because that, at least I felt that I had those things like, that you like have the responsibility and at the same time … I don’t know, if I’m a grownup now … no, now I am. I don’t know.” (Miina, 24, F, HE, U)

A couple of the younger interviewees say that only financial independence defines being an adult. All of them lack currently financial autonomy and receive some informal support. Two girls define being an adult only as a number in the passport without any meaning in everyday life. There is also a very interesting definition expressed by a boy who says that an adult is someone who can find ways to cope. The coping mechanisms can however be also depending on family or state support.

I: “So you consider yourself to be an adult?”
R: “I think I’m an adult. If I wouldn’t be, I think, I couldn’t … To put it short I would perish. Just die of hunger, do nothing.”
I: “But at the moment the state supports you, it appears, not yourself.”
R: “But I could do it myself, I could. But there is no point, so the state helps me, pays for the apartment and it all adds up to the same minimum wage. What I could earn myself. That’s why I don’t want to at the moment.” (Vladimír, 25, M, ME, U)
Independence- meanings

Independence is the closest match to the word "autonomy" in Estonian, but as seen from the answers tends to have largely a financial connotation as over half of the interviewees say that being independent means financial independence. The other meanings are much less spread among the interviewees. Being able to make decisions or having freedom is mentioned as a part of being independent and the same practical aspects as for being adult: living separately from parents, managing daily activities and having a job. For one interviewee, the word independence has negative connotation associating with being lonely.

For the majority independence means financial independence. As another meaning freedom to decide is also mentioned sometimes financial independence is added as an extra. These meanings are equally spread among all our interviewees regardless of their background characteristics or the actual level of financial independence they have at the moment.

“You decide what you do with your time, how to spend it, you can control your life, you are the boss of your life.” (Brigitta, 24, F, HE, NCJ)

As described earlier for being an adult, living separately from parents is also an important dimension of independence. Interviewees also add the two meanings described before and managing with everyday life. Compared to the other interpretations this is mentioned slightly more among interviewees who live in their parental home.

“That you can manage so you don’t need much help from others. Well … I can understand, such little help, you bring for example, I don’t know, cucumbers or tomatoes or strawberries, this is elementary, but not like that you only depend on your parents of someone, that … this isn’t independence. I assume that an independent person lives … separately from the parents. And manage on your own.” (Reena, 27, F, HE, U)

Some mention coping with everyday life as the main thing about independence, sometimes adding freedom to decide and money. Almost only men belonging to the younger age group who are still living with the parents express this opinion. Also, as the other meanings of independence are spread equally between interviewees with different education levels, none of the higher educated interviewees mention coping with everyday life as criterion of independence.

“Well, independent life, wash your own laundry, dishes //mhmh// do everything yourself //mhmh// vacuum at home, I don’t know, clean … go to work, force yourself to do something. In the old days it was like so that someone told you what to do and then you did it. But now you have to yourself, have to yourself decide, when no one tells you, do not sit around in the phone so much, don’t watch so much television, must somehow cope, well.” (Maksim, 20, M, ME, U)
Self-representations

Two-thirds of interviewees consider themselves as being very independent or quite independent. Others said that they were not very independent or not at all independent.

There are no differences by gender. Among those saying they are totally independent there are more people belonging to the older age group, however there are also more older interviewees among those who say they are not very independent. Interviewees with lower secondary education or less tend to consider themselves more often totally or very independent. Interviewees with higher education on the contrary consider themselves less often very independent, however there are none who say they are not at all independent in that group.

It seems that living separately from parents often gives the feeling of independence. Those living in an apartment they own or rent, more often say they are very independent, but also living in an apartment of a relative or family friend increases the feeling of independence. On the other hand, living with parents does not directly imply the feeling of not being independent: the opinions are spread across the whole spectrum.

When looking at the income of interviewees it seems that when thinking about independence personal income is what matters the most. Interviewees who have at least some amount of personal income (or combine it with formal support) consider themselves often totally or rather independent. The feeling of independence is less among those who only have formal support or formal support compared with informal. However, the difference is not that straightforward as there are interviewees who despite relying only on informal support consider themselves quite independent and also some people having personal income consider themselves not independent at all.

Coping strategies: evaluation of independence compared with reality

As there appears to be contradictions between the perceived and actual level of independence the meaning of independence described may give us some insights into how the interviewees link the two things.

Independence defined mainly as financial independence

For those stating that financial independence is at the core of independence, the judgements and actual situation correspond quite well. Those who say they are very independent all have personal income; some receive in addition also formal support. Here and later, it seems that in most cases, receiving formal support is not considered a threat to independence, rather it enhances it.

I: “Okay. But what does independence mean to you?”
R: “It is, when you manage yourself, pay the rent, bills and stuff. Buy the food and things for yourself. Go to work, earn – well, you can manage yourself basically.”
I: “Mhm. How independent you consider yourself to be at the moment.”
R: “Well, I don’t get any money except for the pension, so I manage myself, well.” (Erki, 24, M, LE, U)
The majority of those who say independence is about money consider themselves rather independent. Interestingly, this group is quite diverse. Some have personal income, but don’t consider themselves very independent. It might have something to do with the fact that they still live with parents or share an apartment with friends. In the other cases, the reality does not match the definition of independence, but somehow interviewees still feel rather independent. This poses the question how they manage to do it? There seems to be two answers to this question. First, interviewees do not put themselves up to the expectations of being very independent yet. An example is a man, just out of upper secondary education and on his gap year, living at home. Although he says independence is depending mainly on money, he considers himself to be quite independent as he manages his daily activities and makes decisions himself. Secondly, the interviewees see their loss of financial independence as temporary or have been running their own household for years already. In these cases, the lack of financial independence does not (yet) affect their judgement of their overall independence so much.

I: “But what does independent life mean to you?”
R: “That I can manage myself. Don’t need help. Well that I can manage with my income and stuff.”
I: “Mhmh. But how independent you consider yourself at the moment?”
R: “Well quite independent, because at the moment I do it. But I don’t buy stuff for my own money. Food. But I cook myself and decide what I do during the day and stuff.” (Jasper, 20, M, ME, U)

I: “What independent life means to you?”
R: “Mm... That I ... can pay my bills by the end of the month and ... Live in my own household. So to say.”
I: “How independent do you consider yourself to be now?”
R: “Until now I have been very independent, but now, when I decided to do something totally opposite and move back to my parents, then at the moment I am a bit ... maybe the independence is wobbling a bit. But since I take it as a temporary thing, then I feel that I am still, I am still independent. My parents don’t tell me what to do and where to go and like that.” (Anna, 29, F, HE, U)

The group who says they are rather not independent is described mainly by the lack of financial resources so they perceive their situation quite accurately. It is common they depend mostly on formal support and live separately from parents so they actually have to manage with that support, it is not an extra. As they think independence is about money they don’t consider themselves independent, despite living separately from parents and also having children in some cases. Some interviewees also have personal income, which may seem contradictory, but really isn’t since the amounts aren’t big and the income is not regular.

“When I find a job with a contract, and work for example half a year, then maybe I will feel like a grownup, so I can do something myself, not depend on anyone financially. But at the moment I feel so and so.” (Regina, 23, F, LE, U)
The people describing themselves as not at all independent are also quite in line with their definition of independence. The majority of their income comes from the family, and although some earn pocket money themselves, they still rely on the family in case of need. However, two mind-sets can be differentiated. In cases where the interviewee has depended on the parents financially for years, the family urge the interviewee to “be more independent”, but the interviewee is reluctant to do so, saying he doesn’t care or want to as the current life, despite the missing independence, is comfortable. As in another case the dependence on the family is accepted as a phase before the next stage of life. In this way the interviewee in question is actually similar to the boys taking a gap year, but reflects on his situation more accurately.

“Ee, I am not very independent. Because, I very much depend on, maybe my character is like that. I depend a lot on other people. I expect that other people would take care of my problems. Like, I don’t want to go, I could start working and be like, I still want to share that burden with someone or something like that. I have my partner you see, when there is some problem, then I always think that someone else should solve it for me, I have been raised up somehow like that. I rely very much on my mom and sister, you see. So the independence is like it is for me. I have an apartment, children, but still I hope that someone would come and help me. It is not very good.” (Elisabet, 25, F, LE, U (parental leave))

Independence defined as freedom

The requirements of independence can’t really be compared with reality if one defines independence mainly as freedom to decide, but it can be investigated how the housing and financial aspects of interviewees life are in these groups.

The clear majority of the interviewees defining independence as freedom also have some personal income and live separately from their parents. However, the most of them say they are only rather independent, not totally independent. It may be related to the unstable employment situation as all of them desire to find a full time official job.

“Let’s put it that way that I don’t depend on much else at the moment except the money, when there is little money then I depend on it and then I need a bit more maybe the support and don’t feel so independent also.” (Mati, 27, M, ME, U)

Interestingly, the three interviewees who define independence as freedom do not have both the prerequisites to feel independent described for the previous group, but still say they are very independent. Two of them are mothers of two small children, they depend on informal support, but not from the parents, but the partner and live in separate household. In these conditions it is probably more “acceptable” not to have personal income. However, it can’t be said that they don’t want financial independence also as both of them have an active attitude towards the labour market and are ready to work and quite sure they soon will have a chance. The third case here is a woman living with her mother and depending on formal support. Also in her case the active attitude and certainty of finding a job soon is what makes her similar to the other two described above.
I: “And what does independent life mean for you?”
R: “Independent life means …. It is a cunning question because one meaning could be like free life, I do what I want to, come when I want to, which is also independent life, but on the other hand it is when you are financially capable to cope with your life but …. Well yes, rather that that you are able to cope with your goals.”
I: “How independent do you consider yourself to be?”
R: “My decisions are actually limited by my children and husband, but at the same time, I am independent. During the time I do not have any responsibilities for them, the rest of the time I am free, even so free that I do not know what to do with that time.” (Mari, 30, F, HE, U)

Independence defined as living separately from parents

For those defining independence as living separately from parents the connection between the real life situation and judgement to level of independence are quite straightforward: those who live separately usually say they are independent and those who don’t say they are not. The ones who say they are very independent; all have personal income.

R: “Like your family, that you go away from your family or like your home. So well, I think it is different, for youth from Tallinn and for me, because I had no other option actually.”
I: “To come away.”
R: “To put it shortly, it was natural that I move away from my parents, when I am 18 and graduate from school, it is normal, isn’t it?” (Miina, 24, F, HE, U)

In the group saying they are quite independent, three live separately from their parents. Two of them don’t have personal income so this may be what's missing from feeling totally independent. However, there is one who has personal income, lives separately, but still doesn’t feel totally independent. In his case it is the fact that the apartment is owned by his mother and he sees it as a temporary solution: in future he wants a house outside of Tallinn. One interviewee lives with the parents, but still feels quite independent. In her case one can doubt does she really want to leave the parental home for different reasons: she is afraid she will not manage alone because of her illness, the parents want her to stay living at home and not waste money on rent and also in the future she would like to live close to her parental home. From her interview it appears she desires more financial independence and not so much housing independence, so maybe this is what allows her to feel quite independent at the moment.

I: “Yes, but independence, is it then mainly about living separately from your parents?”
R: “I think so yes.”
I: “But how independent do you think you are, like in your current situation?”
R: “I think I am totally independent … the relatives support, like financially, but we could still manage without it also.” (Kaidi, 22, F, ME, U)
All those who don’t feel independent and define independence as living separately from parents currently live in the parental home.

“So and so at the moment. Because, I don’t have to do everything myself yet. Because I don’t live alone somewhere. I am with my brother and little sister. At my grandparents’ house. In the country.” (Siim, 24, M, ME, U)

Independence defined as coping with everyday activities

As the threshold of independence is set quite low by these interviewees, all except one say they are very or quite independent. The other dimensions of independence are different for those interviewees, there are a couple who live separately from parents and some who have some amount of personal income.

Interviewees in this group, who consider themselves independent, can be described as not having many aspirations or plans for the future, especially in the field of work: they just would like to have an easy job with decent salary. Due to lack of education, skills in the Estonian language or living in an area with high rates of unemployment, this kind of job is difficult to find. Two of those who say they are very independent are living their life day by day depending on formal support or odd jobs with quite a lot support from the parents or siblings, but it seems they don’t notice it or take it for granted. It may be that these interviewees have downsized their requirements for independence to make the definition meet the reality.

I: “How independent do you think you are now?”
R: “Now?”
I: “Yes. /…/”
R: “Well, very /mhmh/. (I) have food and all stuff I need.”
I: “Mhmh. So food you have got yourself and?”
R: “Of course. Well the social services sent me to the foodbank, that you get some canned food there, of course I went there and took some and.” (Markus, 24, M, LE, NCJ)

Job insecurity and psychological autonomy

There appears to be a connection between the labour market situation and the perceived autonomy of interviewees as those who work officially, either with full- or part time contract all consider themselves to be independent. Working unofficially also in most cases gives the feeling of independence, but there are exceptions. In two of those cases it can be said that the interviewees are satisfied with their partial independence and at the moment don’t want to take on all the responsibilities they see connected with adulthood. They are also not looking for official employment. In one case the labour market situation has affected the psychological autonomy of the interviewee: for him independence is closely linked to financial stability granted by official employment, since he is unemployed at the moment relying on support from UIF and occasional unofficial jobs, he doesn’t feel independent.
The status of unemployed does not directly link to feeling not independent: the majority of the unemployed in our sample say they are either very or rather independent. In case of those who say they are totally independent the meaning of independence is in most cases not financial independence (which in case of unemployment is probably lacking): they see it rather as freedom, living separately from parents or coping with everyday activities. Another factor which gives the feeling of independence despite not having a job is having savings from previous job, which help to sustain the feeling of independence even if it is seen mainly as financial. No such pattern can be traced for those who say they are rather independent since even those unemployed who say independence is about financial coping say they are rather independent. Those unemployed who say they are not independent are often in the group saying independence is living separately from parents. Since they have no housing autonomy they therefore see themselves as not independent.

**Autonomy and social exclusion**

**Availability of support**

As described in the previous parts of this chapter support from parents is available to most of the interviewees: the role of parents is present and in many cases strong in coping strategies related to both housing and financial autonomy. The extent of support is different and dependent on the family’s situation: as described above in case of housing autonomy, some parents have bought their children a flat; others can only offer the possibility to return home in case of problems. The same is visible for financial support, some parents are able to support their children throughout the university without them having to work, others agree to pay for student loan later on and some can only spare 10 Euros to help the child to reach next payday. However, there are couple of interviewees who have no possibility of parental support either because the death of parents or bad relationships with them or prefer to use all other options before turning to family.

“I have a brother, who lives with his family and I don’t want to bother him with my problems. I understand, he has a family, his own problems, and his own business. I can manage, so I don’t bother him. If I knew that I have no other option, then I would turn to him.” (Daniil, 22, M, LE, NCJ)

Support from friends is much less mentioned among our interviewees compared to parents. This however doesn’t mean that the interviewees don’t have supportive friends. For most interviewees parents, siblings or relatives are the first resource to turn to, and the support they receive has been enough so they do not have to turn to their friends.

“I’m like, I usually don’t ask for help. Basically, in this sense, from friend or such, I can manage myself and mother helps, she is the main [support].” (Marju, 28, F, LE, U)

Most often, the interviewees turn to their friends for advice or information. Many interviewees have asked their friends information about vacant positions they know of. In many cases, they
have been able to find work like that and several of them mention that finding a job through acquaintances is the best way to find a job, either because it is hard to find job otherwise or because it provides some kind of guarantee that the future employer is good. Some express the opinion that this is the only way to find a job and have found all their jobs through this channel. Asking around for job is common for both city and country youth, but the latter have more often actually found a job through acquaintances.

R: “Yes ... still, always through friends [he has found his jobs] /.../ it is like, I feel that in Estonia, everything goes through acquaintances /mhmh/, Estonia is small.”
I: “What about CV Online or other such places, CV Keskus [on-line job portals]?”
R: “Eee, yes you can /mhmh/ but through acquaintances, it is somehow //faster?// Yes, good and secure.” (Maksim, 20, M, ME, U)

However, the quality of job offers received from friends can be questioned. Although some have found long-term jobs, for example, when a friend is changing jobs or going on maternity leave, in most cases the job offers are short-term, low paid and/or cash-in-hand jobs. The quality of jobs found through the network of friends seem to differ by sex and education: women with at least upper secondary education have found more long term jobs, whereas men with lower secondary education or less have found temporary cash in hand jobs.

„My friends help me with finding //advice?// advice and help me to find such temporary jobs or something /mhmh/ so you can do something that I just don’t sit around. I have quite several acquaintances, who constantly, every week tell me that ‘I am so worried about you, I wish you found a job already //((laughs))// that it would be nice if you could have a normal life’” (Peep, 25, M, LE, U)

Several interviewees mention that they prefer to turn to friends for job opportunities, not to parents, because the parents’ information is outdated or they do not know of any good possibilities. Even those, who have not found anything yet through friends, say that they ask around for opportunities. There are only a couple of interviewees who say that their friends don’t know any good jobs available or are unemployed themselves, therefore there is no point in asking. Rarely the interviewees resent the idea of asking for help, and feel embarrassed if they have to do it.

„Acquaintances, it is like, we get together, we talk, and I tell them that I am unemployed again, they can offer, or, I don’t ask myself. I think this is like humiliation, for me it is humiliating, when I ask my acquaintances for a job. If they offer, I take, if not then no.” (Deniss, 28, M, LE, NCJ)

In addition to job offers, some interviewees have been offered the advice of going to the UIF by their friends and they have done so.

Although interviewees most often say that they go with their problems to mothers, also friends are important source of psychological support: friends encourage our interviewees and give the
possibility to share the problems. However, some mention that telling their worries to friends at one point becomes tiring.

“To friends, what those friends can do, listen to you, they don’t say something very smart about it ((laughs)). What is there to say, I am myself to blame that I live in the country, if I would be in the town it would be easier maybe ((laughs))” (Tuuli, 27, F, ME, U)

Psychological support from friends seems to be more available to women in our sample, although also some men mention friends. The support from friends has become less relevant for those who have started their own family (compared to the support from partner). Some seem to miss the times when they had more communication with friends, others do not, but it is apparent that the supportive role of the partner is central in the life of those interviewees.

Although most of the interviewees say they could have financial support from friends, it is not very common to ask for money from friends; the family is the first place to turn to in this case. However, as mentioned before in the section of coping strategies related to financial autonomy, when it comes to lending money the interviewees would rather lend from friends than from banks or other companies offering loans and some of them have employed this strategy. Although the exact sums are not mentioned it seems that, the sums lent in these cases are not large and the interviewees do not take loans light-heartedly.

“No, when I need it, but I don’t dare to ask //mhmh, okay//, but when I really need to, then yes, of course I send him [a SMS] or call, send a message //mhmh//, he transfers me some [money].” (Markus, 24, M, LE, NCJ)

Housing-related support from friends is also not common. There are some who have shared apartments in the past, but currently, only two interviewees are doing it and a couple more mention that if they needed it the friends would take them in. It can be assumed, that also other interviewees could find such support from their friends, but have until now not needed it. As it is also apparent from the housing-related coping strategies most often interviewees return to parents in case of problems so the support from friends in this area is needed less.

In case of some interviews, the lack of friends or communication with them is visible. Some interviewees belonging to the older age group mention that they used to have a lot of friends when they were at school, but now they have somehow disappeared, moved away to different towns or even abroad. It seems to be a bigger problem for those who live in the outskirts of Estonia and are less-educated, it can be assumed that the friends they had in school continued their education elsewhere and because of that have moved away as they are left behind. Another typical example of a person feeling the lack of communication is a mother who hasn’t been able to find a job after the end of parental benefit.

I: “But do you have a lot of friends here, [name of the hometown]?”
R: “Well, when I was still in school, I had many, yes. Now everybody has their own life, somehow you know … Everybody has to manage their own problems. So now not that much.” (Vladimir, 25, M, ME, U)

“How very, very small it has become the communication. I communicate with very few people. Then yes, a couple of years ago there was more of this communication. I don’t know, was it because I was in the school still or … Maybe yes …” (Karina, 23, F, LE, U)

Some interviewees just seem lonely; they do not mention friends at all during the interview or express views of not trusting people.

“I never count on someone else. Because people, I think, they are such creatures; you should rather trust yourself to animals. It is like that. With people it is, today he is good to you, but tomorrow turns his back.” (Deniss, 28, M, LE, NCJ)

Feelings of deprivation

Life compared to parents

The request to compare the situation of interviewee’s current situation to his or her parents at the same age was quite difficult for many. To frame their opinions, it should be said the time the interviewees are comparing themselves to is the end of Soviet Union or the following years of many reforms in the beginning of 90s. Some interviewees are therefore comparing their own situation with a society where there was officially no unemployment, housing was provided free by the state after waiting in queue (for years) and there was deficit of different goods. Reference point for others may however be the beginning of 90s, where unemployment rose and many rapid reforms, which reshaped the society, took place. The time of changes was financially very difficult for people in Estonia.

To give an overview, 23 or our interviewees feel their life is better compared to their parents, 7 feel their life is worse now, 7 feel their life is about the same as was for their parents and 13 are unable to make the comparison because they do not know much about their parents’ youth.

Among those interviewees who say their life is better compared to the parents, a large proportion mentions it is because their parents had already children at their age. About half of them don’t have children themselves at the moment. The others, who have children, say that the state provided support system to the young families was weak back then and there was no parental benefit, which nowadays makes it easier for parents of young children to manage. Couple of interviewees are children of single parents who had no support from father of the child or parental family and therefore feel they have it easier.

“It was much harder for my mom. Much harder compared to me. Because then, when she was my age, she also had a child. But she didn’t have a parent to help her. So she, she was completely alone. So she had no help from anywhere.” (Mailli, 19, F, LE, U (parental leave))
Quite a few interviewees say that their life is better now because the bad living conditions or unemployment issues which clouded their parents’ life at their age. Those who mention unemployment issues of parents are themselves at the moment employed, although not full-time. Some were living in the country and kept domestic animals, which had to be taken care for. This seems unthinkable to the interviewees now compared to their level of comfort in their apartments. Two interviewees who have received the apartment from parents say their life is much better because they don’t have to pay rent.

“This then I have a good life. Because, the times were different of course. But then the apartments were like, well, rented apartments … I remember when we moved to the Aida street, then as much as I remember and my mom has told me, in the beginning, well, it was not renovated, the walls moulded, rats ran, I remember, in my room. So it was quite awful, what was there. It was cold all the time, the oven was broken. Sometimes the room was full of fume and well it was really awful. Old windows and mould and damp and smell of clamminess and all. So that’s why I think that it my life is better, when you compare it to them at that time.” (Helena, 24, F, LE, U (parental leave))

A couple of interviewees mention that their life is currently better compared to their parents because shops are full of goods and everything is available referring to the lack of goods in the end of Soviet era.

“I don’t know, to compare that, the communist era was a rather difficult time, as much as I know about it, those times, have learned about it, yes, you went to the shop to buy yourself meat for coupons once a week or once a month or what was given to them, there was no meat ((laughs)). Sometimes you got nothing, there was nothing in the store and every person had a fixed sum how much they will get and, comparing to nowadays, you go to the store and all the counters are full so, life is much better nowadays, certainly.” (Peep, 25, M, LE, U)

In addition, two interviewees say their life is much better because there are much more opportunities to realize yourself as one wishes.

“These are incomparable societies. So … so … I think that it is much easier for us. We are much freer in our decisions, on what to do. Go, work, be, wherever you want. Or well, meaning, we are not constrained only with this … Estonia, what we have here. So we have actually … the whole world is open to us so … Definitely it is better.” (Toivo, 28, M, ME, NCJ)

Those who feel their life is currently worse compared to their parents most often stress that the parents by that time had well-paying job, their own apartment and/or a car. Some also mention that their parents could afford to go on trips to different places within the Soviet Union and could easily manage with one income when the children were small. All of them are unemployed women, most have children and have to manage with one income in the family.
“Well it was different. My mother was working, my father was working, no my mom stayed home. My father was working and they had their own apartment. I think, it is a big thing, when you don’t have to pay huge amounts for rent all the time. Then ee, mm … So it was better, I think. We had a car and our own apartment and we could go to different places. They maybe had the life I would like to have now.” (Elisabet, 25, F, LE, U (parental leave))

One interviewee says that on overall life was much better in the Soviet era, because everything was free, for example education, housing, and the jobs were guaranteed by the state.

“Of cause [it’s worse for me.] //worse?//. Of cause, it’s worse. Education used to be accessible, during the Soviet era. Everything was free of charge. They gave you the apartments, the factories …” (Jevgeni, 29, M, ME, NCJ)

The one’s who say their life is similar to the parents mostly say that also their parents had difficulties in their youth as they do now. Interestingly only men rate their life to be similar with their parents and majority of them live in the country.

On overall, it appears that whatever the reason given, only interviewees with either upper secondary or tertiary education feel that their life is better compared to their parents. All interviewees with lower secondary education or less feel their life is the same or worse compared to their parents.

Life compared to friends

When comparing their life to the life of their friends 10 say their life is better, 16 say it is worse, 18 say they have similar life to their friends and 5 are unable or unwilling to make the comparison.

There are different reasons why some interviewees feel that their situation is better compared to their friends. Couple of interviewees, all women with higher education living in cities, mention that although their financial situation may be worse compared to some of their friends they still feel that they are striving towards their dreams and would not switch places with their friends.

“Eem, their life seems like boring, but their life seems steadier, more secure, they go to work, have certain salary and they have certain sum coming, coming in all the time but … mm, in some ways I feel I am still ahead of them, not financially, I don’t have more money, quite the opposite. But I am one step ahead of them so, so, the job they are doing is just a job, usually it is not something they actually like to do or what is close to their heart.” (Brigitta, 24, F, HE, NCJ)

Two women say their life is better because of their home: one owns her apartment and feels this makes her life much better compared to friends who rent or still live with parents, the other feels good about the nice look of her rented apartment.
„I think we are doing better, because many of them live with their parents or in a rented apartment //mm//, but we will be moving to our own home now, then, it is a big step //mhmm// so many don’t succeed in saving money for the deposit for example.” (Kaidi, 22, F, ME, U)

Some say they are doing better than their friends because of their ability to manage their money sensibly. As a result, they are never broke as their friends sometimes are.

I: “When you compare to how your friends live?”
R: “Average. Even a bit better.”
I: “Are you doing better now?”
R: “Yes. Some time ago, I was walking with a friend and he told me that I am the only one of his friends, who always has some money. That he has to pay for others all the time. Told me that, ’Listen, I like that you have your own money.’ I know my situation that actually, I do not have money, but it looks different …” (Daniil, 22, M, LE, NCJ)

Two men of the younger age group say they are doing better compared to their friends because their friends drink or smoke weed all the time and just do nothing.

The majority of interviewees say they live worse compared to their friends because they have less money and therefore less opportunities. Most of those who say they are doing worse belong to the older age group and are unemployed at the moment. One may assume, that they feel they are somewhat left behind compared to their more successful friends, who have managed better during the years.

„Then I feel [when comparing to friends], that I want to have much better life, because it is a bit, a bad feeling when you go to visit your friend and take like, actually you go empty-handed.” (Mari, 30, F, HE, U)

There are some interviewees who say that currently they have less money compared to their friends, but instead being envious they are happy that their friends are doing so good and feel it inspires them. On interviewee mentions that although he is happy that his friends are doing good, he is not envious of them, because he understands that what they have achieved is not entirely up to them but support from parental home. Interviewees expressing happiness about their friends’ success are all either with upper secondary or tertiary education.

“Many of my friends have done very good, they have managed to make it. They have jobs and have graduated from university. I feel that I am a bit stuck there, when I could finish [university], then I could move on from this place. So, my friends are doing good. I like it, that they are doing good, then it follows that I will also be doing good in future.” (Sigrid, 26, F, ME, U)
There are some alternative reasons mentioned by interviewees which make their situation worse compared to their friends. One woman mentions that she is doing worse because of her health issues, one man because the opportunities he is lacking because a court verdict in his past and a woman because of stability which is lacking in her life.

Many interviewees feel their life is quite similar to their friends lives. Most of them are with lower secondary education or less and either unemployed or work unofficially which implies that their circle of friends is similarly disadvantaged. Quite a few interviewees say they have different friends, some doing better, some worse. A couple of interviewees say that they don’t like peeking in others people’s wallet and comparing in this way is wrong, one interviewee says that he doesn’t desire the same things as his friends so he is unable to compare.

**Future perspective**

**Feelings thinking about future**

About fifth of the interviewees had hard time answering the questions about the future or their feelings about it. There are different reasons for that. There are interviewees who say that they don’t make plans, and live one day at a time, life goes as it goes. Some add that the future is unpredictable and anything can happen, so there is no point in making plans.

“*Basically I like live in the present moment, I plan ahead only as much as it is necessary.*” (Mati, 27, M, ME, U)

One can still differentiate between those who don’t make plans, but on overall are optimistic about their future and those who don’t make plans but feel pessimistic.

“I don’t know; I think soon it will be the end of the world … I don’t think, I live one day at a time.” (Erki, 24, M, LE, U)

Some add that misfortune in the past has taught them that there is no point in making plans so now they are more cautious, plan less and have less stress.

“My experiences in life have taught me that the more you plan the less comes to life. At the moment, as I understand, I have more plans for more distant future, not for 5 years. I don’t know, maybe it is a bad thing, maybe good, but I am more at peace like that.” (Aleksandr, 27, M, ME, NCJ)

Some interviewees, all currently unemployed, had hard time answering this question, because they have hard time seeing themselves in the future, either because of bad experiences (for example violence or long term unemployment) from the past or lacking vision of what they want to do with their life.
“Emptiness ((laughs)), uncertainty, so at the moment nothing specific, I can't think of the future, I rather try to live in the moment, so, because, during the years these hopes and dreams have been so much weight down then you … Of cause the only idea that I have is creating my business, but it is also like that that I move day by day that I don’t think months ahead. The only thing I think about for my future is to go through the driving school so I already envision that I have the license and drive around. ((laughs)) (Peep, 25, M, LE, U)

“I don’t know. I really don’t know. Although actually at my age one should already like know what he wants, but I don’t know.” (Tarmo, 21, M, ME, U)

The inability to see themselves in future or unwillingness to plan for future is mostly characteristic to men belonging to the older age group with either upper or lower secondary education.

About half of our interviewees, almost all women, express uncertainty or fear of future. The seriousness of the worry is however different: some are mildly concerned or stressed, others feel it strongly. At the moment none of them is employed (couple are on parental leave) and so most often the fear is connected with work: finding a job, finding a job the interviewee likes or the overall need of having to support oneself in the future.

“I don’t know, what will actually happen [when the parental benefit ends]. I don’t want to see, what happens. I hope for the best.” (Elisabet, 25, F, LE, U (parental leave))

Two interviewees, both unemployed men, express feelings of uncertainty relating to housing. One of them is living with the girlfriend’s parents at the moment and wants to have his own home, the other has his own flat, but before starting a family wants to have a house by the river.

Two interviewees, both unofficially employed men, express uncertainty relating factors not depending on themselves like political situation or economic environment.

“And I hope, that there is no war. Looking at what has been going on lately I just hope that there is no war here. And I hope that Estonian people … don’t turn into racists.” (Toivo, 28, M, ME, NCJ)

Two interviewees are feeling uncertain on overall, not connected to any specific theme.

There are some interviewees, all with lower secondary education or less, who feel so uncertain about their future here in Estonia that they either dream or plan of leaving to some other country where the people, work opportunities and/or social system are in their opinion better. At the moment they are either unofficially employed or in one case on parental leave.

“Well everywhere, even in the news and all the time, the life elsewhere is actually much better than here. Whatever, benefits are bigger, health care … Everything is bigger and everything is
better and there are more jobs. People ... people are totally different. Here in Estonia, there is too little of everything and everything is small and dark and well ... I don't know." (Helena, 24, F, LE, U (parental leave))

“I think, in Estonia, at least for Russian people, there is nothing to do here. This is my personal opinion. Maybe, I would go to Russia, but I have the passport, it doesn’t allow me to. When I would have had the chance to waive the citizenship, not that anyone is expecting me there or something. I just would like to go to the people who understand me in the language I am using to communicate.” (Deniss, 28, M, LE, NCJ)

Some interviewees are lightly optimistic about their future. They feel that if they try and work hard everything will work out for the best. They are careful to make plans, but don’t weave on making plans like some described above.

About fifth of our interviewees express feelings of excitement about their future, there are both employed and unemployed people in this group. Some feel also a bit uncertain. These are interviewees who are at the moment at a point of making important decisions in their life: a man who is planning to propose to his girlfriend, a woman who is moving from town to country and a woman who is hoping to redefine her career and find new goals.

Anticipation, and a bit just anxiousness also. A bit of worry. A bit of joy. So it is a time of confusion at the moment, because of this there is also a lot of kind of different emotions. Ee. Well. In this sense, that I am nevertheless hopeful. So I think that probably we will get and find this job for ourselves, too. And probably somehow we will manage. But just this worrisome part that first nuance, that how now in the autumn, what will happen. (Maarika, 27, F, HE, PE (part-time))

Good. Rather exited maybe. Maybe also a bit afraid, because I don’t have a … Usually I have always had a vision, at the moment I don’t have it and it is totally new situation for me. Frightens me a little. Of cause. (Anna, 29, F, HE, U)

A couple of interviewees are a bit more worried, but still excited, either because a move to a foreign country or the possibility to start working after being at home with a child. For one of them the money is the main issue, for the other finding a suitable job.

Finally, there are some interviewees who feel secure about their future. Some of them have quite precise plans about their future, others say that they have goals, but not a timetable. Nevertheless, it seems that what unites them is the belief in themselves. In this group there are more men than women and interestingly all except one are currently unemployed.

“I haven’t even thought about that. No, I have such direction, where I am headed to, but when, plan, a schedule, I don’t have anything like that.” (Jevgeni, 29, M, ME, NCJ)
“I have good genetic abilities. Logical thinking and all that. I don’t really worry about my future in that respect. I don’t know, maybe I should, but let’s say at the moment I don’t.” (Georg, 23, M, ME, U)

Feelings of optimism or security are more common among those with either upper secondary or tertiary education, but there are some exceptions.
5. Well-being and health

Meanings of well-being

Relationships

For many interviewees the feeling of well-being is dependent on their relationships with others, often the clause of “sufficient income” is also added. In most cases, good relationship with family is stressed as the most important condition for well-being. For example, Maili, a young mother, says she already has everything she needs to be happy. She is on parental leave and thus receiving the parental benefit, which currently gives her the sufficient income. In future, she needs to find a job.

“So well, at the moment I, for me, it is for me, I have everything. I have a partner who supports me and I have a child and … So only, I only want to, when the child care allowance ends, then I wait for the day my child can go to kindergarten … and I could go to work. So then, so then I wouldn’t have any income, so … So the work is important, that I get it.” (Maili, 19, F, LE, U (parental leave))

In addition, Tuuli, a mother of two stresses the importance of the family’s happiness as the most important thing, and then adds that there needs to be enough income to cover the everyday expenses.

“So both was, so it is okay financially and also at home. So my husband is happy and children are happy, I can spend enough time at home and the bills are paid and there is food on the table, diversified food, not that we have only pasta every day.” (Tuuli, 27, F, ME, U)

Some, in addition to good relationships within the family and sufficient income, also mention having a nice home. Reena, who currently is unemployed and has moved back to parental home with her boyfriend describes her wishes as follows.

“Definitely family. Friends. And of course the financial side. Money. And that we have somewhere to stay. That there would be … bearable, good conditions. And the opportunity to take off some time somewhere.” (Reena, 27, F, HE, U)

A couple of interviewees, all belonging to the younger age group, stress the importance of friends, again the clause of sufficient income is often added. Tarmo, who has recently graduated from upper secondary education and is now unemployed, not knowing what he wants to do next, describes what he needs to feel well.
“To have a circle of friends-acquaintances with whom you can like freely communicate. And that financially everything would be OK. Well, noting more I guess.” (Tarmo, 21, M, ME, U)

Work

Several interviewees mention having a job as first precondition of well-being. The majority of them stresses the importance of having a good stable job. It can be guessed, that one component of such job is also sufficient income, but the main need the interviewees hope to satisfy is the need for stability. Most interviews mentioning this are with lower secondary education or less which makes them very vulnerable on the labour market. Therefore, finding a stable job with decent salary could be considered a big success. Daniil, who has been living a rather hectic life since his teens now, at 22, feels that he needs to settle down.

“I used to switch schools, now jobs. I want some consistency. To know, that I am here for a long time and my future is here.” (Daniil, 22, M, LE, NCJ)

Some interviewees stress the importance of a job that provides self-fulfilment. For their well-being, it is important to have an interesting job. All interviewees expressing this need have either graduated from tertiary education or attended university and dropped out. An example of this group is Jekaterina, who is currently on parental leave, but plans to establish her own business.

“So it would be interesting, somehow the job should be … not just to survive … and only a necessity … Sadly, everybody doesn't have it like that. I want it to be interesting, to do it with joy.” (Jekaterina, 28, F, ME, U (parental leave))

Feeling of being needed

As one alternative meaning of well-being which relates to both good relationships and having a job, a couple of interviewees said that they need the feeling of being needed to feel good about their life. For example, Maia, who is unemployed and has moved back to her parents after a breakup describes what makes her feel good.

“Sometimes I feel like, I just want to be useful to somebody, you see. Then you feel good right away.” (Maia, 26, F, HE, U)

Money

About as many as said, that work is needed for well-being say that money is needed to feel good. Most mentioning it are men, all with either lower or upper secondary education. In addition to money, they also often mention free time to do what one likes. Marju, who is unemployed and living with her mom, answers the question what she needs to be happy as follows.
“Eem, friends, ee, money, ee, some free time that, yes. The opportunity, to do what I really like.” (Marju, 28, F, LE, U)

Meaning of well-being and health as a result of labour market insecurity

Financial issues

Unemployment has had different effects on the well-being of the interviewees. As can be expected, financial issues because of small income are important factor in deteriorating the well-being of the interviewees. Kevin, who is the sole breadwinner in his family of five, working unofficially, compares his current life with what he considers one granting him happiness.

“I feel badly and... it has been difficult, there has not been any stable job. You know that you wake up in the morning, you go there, you have some kind of duties to fulfil ... that you come home, joyfully, eat in the evening, with your family, talk with them, watch TV together. At the weekend, maybe you go somewhere, but ... in that sense it’s difficult, yes, but I am trying to manage.” (Kevin, 24, M, LE, NCJ)

The interviewees cut down on expenses and in some cases; these strategies deteriorate their well-being and/or health. Nora, whose income varies largely month by month describes her current situation as one that does not allow her to do the things she would like to and not to eat as often she would like to.

“Well, I have a roof over my head, a bed, but it shows that I cannot live the way I would like to. Or eat as often as I would like to. And pay my bills and the business with debt. /.../ I do not like to have debts at all. In this sense, I do not feel that I am doing well at the moment.” (Nora, 24, F, ME, PE (part-time))

Annika, who has had several financially very difficult periods in her life, describes her current situation as “spending”, as she is able to buy herself a cup of coffee and a sandwich from cafeteria.

“Well at the moment I am spending and ... I worked quite long for couple of days, well, then, it feels good, I go and buy myself a sandwich, and even maybe a cup of coffee, buy food.” (Annika, 28, F, HE, U)

Furthermore, Annika has several health conditions which would need treatment not (fully) covered by the health insurance. Therefore, she has made a choice which ones to continue and given up on massage, which helped a lot with her migraines in the past. She considers it a luxury now.
"When I worked in the cafeteria, I went to a massage in every two weeks to deal with my migraines, to get some muscles open, it was super, I felt like princess every time. But I had to survive without this massage and well, now I am not sorry, that I cannot go there after every two weeks, because sometimes it felt like, what, I have some luxury. Well now I go, I go to nitrogen treatment still, which is like, it helps to lessen the several scars I have. I have to take care of the scar on my arm and leg and well then actually I had some kind of ovary tumour … so I should have some money for that, that every two weeks, yes, exactly this expense again, 8 Euros in every two weeks for nitrogen treatment, so it goes. But I don’t want to give up that yet, I don’t want to give up because, it is important for my physical appearance." (Annika, 28, F, HE, U)

Feelings and psychological issues

Interviewees describe different ways how being unemployed affects their mood and the way they feel about themselves. Some interviewees feel bored because of staying at home and would like to do something useful with their time. This seems to be characteristic to mothers who have been on parental leave, with low education levels. For example, Helena, a mother of three young children, says she is tired of staying at home and would like to do something else.

“If I had worked somewhere in the meanwhile, maybe then I would like more staying at home like that. Of course, I like to be with them [children]. But this, at home for 6 years in a row, it has bored me. So well, I would like to do something ((laughs)).” (Helena, 24, F, LE, U (parental leave))

Karina, who has one child, already in the age of kindergarten, feels that she has wasted much time.

“So at the moment it [finding a job] means that, I would cope financially. But otherwise still … where to put my time or do something, because I have understood now, when I have stayed at home, this time is totally wasted, I have gotten nothing out of it.” (Karina, 23, F, LE, U)

Some interviewees recognize that being unemployed affects their mood. Tuuli says that she has some harder moments, but “the next day the sun shines again”.

One interviewee reflects that his experience or unemployment has had negative effect on his confidence. Due to earlier positive experiences, Toivo thought that his skills were valued on the labour market and he would be choosing between different employers. Now, after being laid off from his last job and 6 months of unemployment he says he has understood that he is not the one choosing after all.

“Funny thing is that, until the last spring … or last autumn [the time when he was laid off] I thought that I was wanted on the labour market you see. And I felt that I was wanted on the labour market.” (Toivo, 28, M, ME, NCJ)
Some interviewees mention the effect of insecurity related to unemployment having a negative effect on their well-being. It may be on the general scale: not knowing where one is headed in the more distant future. Daniil, a young man employed unofficially, expresses the wish to see the long-term perspective in what he does, but currently cannot.

I: “But what do you want?”
R: “Not to live one day at a time. All the time thinking, what will be next week, next month, in a year? And when I do something where I don’t see the long term perspective I have to quit.”
(Daniil, 22, M, LE, NCJ)

However, there is a lot of insecurity also in the actual process of looking for a job: one sends the CV and other documents required and then just has to wait. Two interviewees in our sample express the stress related to the practice of employers not to send back negative replies. The applicants are left to wonder for long periods, if the employer will contact them or not. Toivo who has been applying to jobs for half a year now, expresses his expectations towards employers.

“Well … ‘No’ is also an answer, for God’s sake, it doesn’t … it doesn’t take … it doesn’t hurt me and it doesn’t … doesn’t … bring my, let’s put it like that, my confidence down, but exactly the empty and stupid waiting, this is the … Or well, empty and stupid hoping, not waiting.”
(Toivo, 28, M, ME, NCJ)

In few cases the insecurity related to unemployment has led to hopelessness or depression and giving up on trying finding a job. This seems to be most often the case when the unemployment or difficulties finding the right place on the labour market have lasted long, sometimes for years. Annika, who has gotten negative replies from many places, says she has lost the hope and is not sending any CV-s out anymore.

“So well, my friends tried to comfort me, that maybe it wasn’t the right place [the last place where she applied], but at the moment I am not applying for jobs, I don’t have faith anymore.”
(Annika, 28, F, HE, U)

Depression has also had an effect on the attempts to find help to re-enter the labour market. Peep, a young man who has been unemployed for years, didn’t turn to the UIF for long time.

“I had this, not getting a proper job for long years, so I had like a depression, that am I worth less then someone else, so it was like really hard and difficult to go to ask help from anyone then.”
(Peep, 25, M, LE, U)
This youth have hard time seeing their future in any way. Peep has weaved on making plans and having hopes for the future, instead he says he feels emptiness.

“Emptiness ((laughs)), not knowing what will happen. So for the moment I cannot think nothing about the future. That I try to live now day by day, so, because, during the years all these expectations and hopes have been trampled on, that then you.” (Peep, 25, M, LE, U)

Risk factors

Risk factors of well-being and health: micro

Health

Despite the fact that the interviewees in the EXCEPT Project are young, many of them have different health-related problems which affect their well-being and in several cases also their opportunities in the labour market. In some cases, the health issues are caused by working in bad conditions or doing hard physical labour, but often it is hard to distinguish cause and effect. Interviewees have different problems with physical health, which affect their overall well-being. In addition, these issues with physical health have very often made them to quit the job they used to have or affect the opportunities they have in the future on labour market. The limitations may be either short-term or long term. For example, there are interviewees who have suffered in an accident. As they were all employed in jobs, which required movement or physical strength they gave up the job to recover. Others have life-long limitations because of allergies, migraine, problems with joints or poor eyesight, which have made them quit the jobs they earlier had and limit their opportunities in future. For example, Annika, who suffers from heavy migraines and has had a hand injury, which limits the function of it, describes her current situation as an apprentice in an artist's studio as follows.

“I don’t know how long I can hold on physically, at the moment I have time to do some exercise twice a day for half an hour, so I don’t get the migraine. But, but, well, there is quite a lot of physical things, so I feel sometimes in the morning that I don’t feel my fingers from the last evening.” (Annika, 28, F, HE, U)

Nikita, who has undergone treatment for his illness (he does not specify in the interview what he is suffering from) says he is unable to work because of the side-effects of the treatment.

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25 Working in unhealthy or stressful conditions is described later under macro risk factors to health and well-being

26 Quitting an unsuitable job is an often mentioned meso coping strategy (see later under coping strategies)

27 In case of health-related absence from work the employee is paid 70% of the previous income for the maximum of 6 months, however despite that the interviewees decided to quit the job for different reasons.
Problems with mental health are almost as common as problems with physical health, but as physical health was an issue for interviews of all educational levels, problems with mental health pester more the low educated (or it can be that the issues with mental health have longer history and have stopped them from acquiring higher levels of education). Several interviewees have been diagnosed with depression, again it is hard to say if the depression is due to unemployment or the depression has caused the interviewee to withdraw from working. The overall life situation of those who talked about depression is also quite hard, there are problems with relationships within the families, other health issues etc. Peep, who has been unemployed for most of his working life, with short episodes of employment in-between, describes his experience as follows:

“It affects quite a lot actually, your mental health, on overall that you can’t find a job and stuff here in Estonia, like that, the mental health suffers quite a lot because of it. So I have another acquaintance also, who has gone to all those schools but he also can’t find the right job here in Estonia and, we are alike here, in depression from time to time.” (Peep, 25, M, LE, U)

Some interviewees, all men, feel excessively anxious. One is just unable to consecrate for a longer period; others mention they feel anxious when they have to be somewhere on time or run errors for themselves. It is easy to imagine that these kind of problems limit their opportunities in finding or keeping a job. They have been to a psychiatrist with the problem, but until now have not found a solution there. Erki, an unemployed young man, describes his feelings when he has to be somewhere on time as follows.

“So well, today also, all the time, when I have some kind of obligation, that I have to go somewhere and stuff, then I can’t sleep much during the night. You wake up in the morning feel tense again. Otherwise, you could sleep until noon, but now you already wake up before the clock, it is 7.15. Then you think, oh I can sleep some more and then you think if you will be there on time. How and what and something …” (Erki, 24, M, LE, U)

A couple of interviewees admit they have currently or in the past had problems with excessive use of alcohol and it has affected their well-being. Artur who is recently freed from prison and is currently working unofficially says he has problems because of drinking. It is a sign of danger he also sees alcohol as a means to cope.

R: “Yes, and now of course it is the time, since there are such big problems, then you drink and calm yourself.”
I: “Yes, but then there are bigger problems later?”
R: “Well this, all the time, everybody knows it.” (Artur, 27, M, LE, NCJ)
Lack of confidence or sensitivity

Some interviewees mention their personal characteristics, which affect their well-being negatively. These personal traits affect their experiences of work, but also opportunities to find and keep a job. First, there are interviewees, who say they lack confidence and worry excessively about what other people think of them. Because of the lack of confidence, they fear different situations, for example applying for a job, and try to avoid these experiences. This in turn might have an effect on job opportunities or other opportunities of help. For example, Lotta, a young woman who has been unemployed for long time describes her feelings when going to the UIF to be registered as unemployed.

“At first I was frightened, what they think of me or what they make me do there [at the UIF]. The same with the psychiatrist, what does she think of me, like. But it wasn’t that bad, it was very good.” (Lotta, 30, F, LE, U)

Secondly, some interviewees describe themselves as being sensitive or not able to cope with pressure. It can be argued that in some cases, it has been rather a problem of the working environment, not the personal traits of the interviewees; however, the interviewees see the reason of hardship in themselves. Anna, who left a job because of stressful environment says she is a sensitive person and therefore could not stand the attitude of her boss.

“Well the working conditions were not guaranteed there and ((laughs)) it was a really mean man, who was there. So he didn’t … Well basically I couldn’t … It was emotionally hard to go there to put it shortly. Maybe I am a bit too sensitive, but well, yes. (Anna, 29, F, HE, U)

Another interviewee had physical reaction to stress and quit a job after working there for only 3 weeks.

“In the end, my colleague got on my nerves so much that only the thought that I had to work with her the following day … /…/ caused me to have a rash all over my upper body. And then I thought that no, my nerves are worth more than that, I have to find another job.” (Mai, 29, LE, U (parental leave))

Lack of future perspective

For couple of interviewees worry about their future perspective is the main risk factor for well-being. They describe it either as a feeling of standstill or no knowing where they are headed. Karina, an unemployed mother, describes her feelings about her life.

“I came away from my parental home already when I was 14. But it was like, my life got stuck in one place basically so … I had a child when I was young and … I had. So I have stayed more or less on the same spot, so … I am independent, but I have little experience, let’s put it that way. I
have so little experience because I have been at this standstill for so long and I have reached nowhere.” (Karina, 23, F, LE, U)

A young unemployed man Ott says all he needs to feel good is to understand what he wants to do with his life.

I: “And what would give you this [satisfaction with life]?
R: “What would give me this? If I would … If I finally would find out what it is what I want to do, what I want to do in my life. So I could set the aim.
I: “Mhm”
R: “Because now I just walk around and can’t clearly … I can’t … I don’t actually know what I … what I actually want to do.” (Ott, 29, M, HE, U)

Material problems

Some interviewees mention that their well-being is affected by their lack of money. They feel bad because they cannot afford things they want in store, have to save on food and cannot have a rich menu, cannot go to events they would like to or even have to search for cheaper alternatives to a medicine needed. Reena, an unemployed woman, describes her feelings when going to store as follows.

“So I do get depressed, when I go to the store. So … you look, but you know that actually you can’t allow yourself to have these things. But what can you do, you still want to.” (Reena, 27, F, HE, U)

One interviewee mentions she feels bad, because she has debts. Actually many other interviewees have debts, most much bigger than the interviewee in question does, but probably due to her wealthy background, she sees it as a sign of failure.

“And to pay the bills and the business with the debt. I have been told that these [debts] are not that big. That some have thousands, but it is easy to think like that, that oh, let that be. I don’t like to be in debt to someone at all. In this sense, I don’t feel that I am doing well at the moment.” (Nora, 24, F, ME, PE (part-time))

Risk factors of well-being and health: Meso

Family-related issues

Several interviewees have experienced tensions in their home either with parents or with their spouse. The less-educated interviewees more often mention such problems. Tensions with their partner are mentioned only by men, who at the time of the interviewee are employed either part-time or unofficially. This does not guarantee a stable income in sufficient amount. They say that their current employment situation creates these tensions and makes them feel bad, as they would want to guarantee a better standard of living and stability for the family. Tensions in the
parental home as a risk factor for well-being are mentioned more often. In these cases, there is no direct connection with the interviewee’s situation on labour market, the tensions are just a symptom of dysfunctional relationships within the family. One interviewee, living with his grandmother who tends to speak of the same things repeatedly, describes his everyday life as follows.

“Like a broken radio, I personally have gotten used to it, but when my friends come over then they say that ‘How can you manage?’ and then I ask ‘With what?’: I don’t know I don’t even pay attention to it, my nerves are so worn down already that ((laughs)) I don’t bother to listen anymore let her speak.” ((laughs)) (Peep, 25, M, LE, U)

The tensions within the family are further deepened by alcoholism. Two interviewees currently live in a household where the father is a drunk, and it affects their quality of life severely. They both would want to leave urgently, but their unemployment makes it impossible. Lotta, whose stepfather is a drunk, is torn between the feeling of wanting to leave and not wanting her parental home to become a place for local drunks to gather.

“I have told them that, when I and my mom would want to leave, then this [parental home] would be a drinking place for my dad, my stepdad, well for him, for my father. He would turn it into a doggery.” (Lotta, 30, F, LE, U)

Several interviewees mention that their well-being is affected by the quality of their home: it is either too small for their family or would need some renovations. For example, Mai lives in a one-room-apartment of 16 square meters with her sons of 8 years and 8 months. She is happy that she owns the flat and no one can ask her to leave, but feels that having a bigger apartment would make her feel much better.

“Let’s put it like that, I have very little space to move around. When my children are walking around then I, or when they are playing then I have to avoid not stepping on anyone.” (Mai, 29, LE, U (parental leave))

Two interviewees, both women belonging to the older age group, have recently broken up with their partners and the breakup is currently the main influence on their feeling of well-being. As a result, they both feel emptiness and not knowing what to do with their life. Anna, who recently broke up with her partner and moved to another town, describes her feelings.

“I was alone, we broke up with my sweetheart and then, well, I am for sure feelings and emotions … Well an emotional person and this affected me a lot, so … When I was left alone then I didn’t know what I want to do next.” (Anna, 29, F, HE, U)
Issues related to circle of friends

Couple interviewees mention they feel bad because of lack of communication with friends, which often occurs in case of unemployment or being at home with small children. Lotta, who has been unemployed for long time and currently is taking care of her stepbrothers 3 children sees a change in herself and wishes she could go to work and start being more active again.

“I would already want to do something more and communicate with people more. Because in the meanwhile I was left like, I have always been quite active and communicated with people. /…/ But now I am the opposite person, more of a housewife, so at home.” (Lotta, 30, F, LE, U)

Nikita, a man with a background of organized crime, sees his previous circle of friends as one of the main threats to his current well-being. During the interview, he repeatedly mentions the constant uncertainty and dangers he has to deal with. When asked about his 5 years perspective he is unable to answer.

“With my life, well, like, the time machine doesn’t work. It can somehow end badly for me already tomorrow. So it goes as it goes.” (Nikita, 30, M, LE, NCJ)

Risk factors of well-being and health: Macro

Lack of jobs

Unemployment is a risk factor for well-being for many interviewees, either currently or in the past. The interviewees describe different negative emotions related to being unemployed, which become deeper as the period of unemployment lasts longer. Toivo, unemployed for half a year, describes that not having a job affects your confidence.

“When you are unemployed it is very easy to lose your confidence. Because … because you lose … experiences of success.” (Toivo, 28, M, ME, NCJ)

Aleksandr, working unofficially, describes his period of unemployment as a period when he felt less human. He sees working as a way to develop as a person and not working as degeneration.

“For me working is a way forward, because when you don’t work and are standing still, like I was for half a year, when I didn’t work. I felt that I was being worn down. It was a very unpleasant feeling. It means, for me work – it is not to stand still. Degeneration is a thing when you feel yourself … for God’s sake, not human. But then you start to work and right away you feel like a person again.” (Aleksandr, 27, M, ME, NCJ)
Applying for jobs and not getting any positive feedback or often no feedback at all also effects
the well-being of interviews. Several of them mention that the constant wait for replies which
often never come is the most stressful part of being unemployed. They just would like to have
an answer, even if the answer is no.

“But they don’t do it [employers answer to the applicants] and then you sit here and wait and
think even after half a year that interesting, will they send you something or call you or (laughs)),
so you never know //yes// so, and then in the next moment you have lost all hope.” (Peep, 25, M,
LE, U)

Losing hope, which is mentioned in the previous abstract by Peep, who is long term
unemployed, is also one of the effect of unemployment. Annika, who has been looking for a job
some months, but also before has struggled to find a good job says that she has lost hope and
is now not applying for jobs anymore.

“At the moment I don’t apply for jobs, I don’t have faith anymore”. (Annika, 28, F, HE, U)

Lack of jobs with pleasant work environment

Either in past or currently, half of the interviewees have experiences with harmful or toxic work
environment. This has had an effect on either their physical or mental health and influenced
their well-being negatively. The fact that these kinds of experiences are so widespread among
the interviewees reflects the job opportunities available for youth, especially for low-educated
youth, in Estonia. Many men have experiences in construction work or work in warehouses
which has caused different back problems, but also other health issues, for example hernia. 
Aleksandr, who worked in a warehouse where the pay was calculated on how many boxes an
employee could move around, describes his experience.

“I had a bad back already before, and now also, to be honest, it is not okay. It is better, but not
totally okay. I just pulled my back and that’s it, I couldn’t work anywhere. And if I hadn’t pulled
my back then I would have left anyway, because you should go to work to work, but there you
had to survive. I don’t understand why people create such working conditions.” (Aleksandr, 27,
M, ME, NCJ)

It is troublesome to think that these kinds of issues are so widespread already in the early
career of this youth when thinking about their future perspective. Interviewees have experienced
working environment harmful to health also in other fields. For example, working in cold
conditions in stores or a car wash has caused serious issues with chronic cold with
complications, for example heart muscle inflammation. Another type of work harmful to health is
work in manufacturing, where interviewees have experienced work-related accidents. It is
worrisome as in rural areas there may not be other options for employment available, especially
for youth with low education level. Karina, a young woman from rural Estonia, worked in a
lumber company and her finger was stuck in the line. As there wasn't much visible damage the
employer just gave her a bandage and sent her back to work. Later it turned out that the injury was more severe and needed long time to recover. The experience made her quit the job and she is unemployed until now.

“I went back to the line once, thought, if I will carry on or not. But my hand was really shaking. It is the shock you know, still. And then I went home. And the next day I … Let me think. Yes, the next day I went to the office and told them that this job doesn’t suit me. That for me it isn’t at all … Well the safety regulations, it isn’t … What am I doing here? And also at that time my baby was sick a lot. Really a lot. So I didn’t see no point. It really scared me, I don’t know. It was unbelievable. Because, you have to work really fast, but the line goes there and somehow the line … My glove gut stuck there and pulled my finger with it.” (Karina, 23, F, LE, U)

Toxic work environment has affected the mental health of interviewees. They have felt the negative attitude from bosses or co-workers and this has made them feel worse about themselves and decreased the wish to continue working there. It can be speculated that in some cases, these feelings are also due to some personal characteristics for example low ability to take criticism, but despite the exact reason, the well-being is affected. Often the interviewees have decided to quit the job. Jevgeni describes the work-related stress, which made him quit a well-paid job in a printing house he had for quite a long time.

“I just quit and went to nowhere [he became unemployed], yes, I started losing hair because of stress. Because, well because, all this, you talk, but they [owners of the company] don’t listen to you, you try to do something there … so. They were just too stuck up there. They didn’t want to come down to the same level … They were somewhere … just thinking in their stuck up brains.” (Jevgeni, 29, M, ME, NCJ)

Lack of official or permanent job opportunities

Some interviewees have suffered stress because unofficial or project based work. Their issues are quite similar: there is no clear goal in sight and they just have to struggle day by day to guarantee income for the next period. Sometimes there is much to do and sometimes there is nothing. Anna describes her experience as a freelancer in architecture as being very stressful because periods of a lot of work and no work at all.

I: “Either it was really-really-really a lot and then it already started to affect my health or there was nothing and then, well … It was all the time that in the next week, maybe the next week, maybe then … And then once I had even four … a pause of four months and this was actually huge, when you can’t recon with it. When all the time they tell you that ‘Next week!’”
R: “Of course”
I: “Yes. And then you also don’t know what to do, to find a new job, to … ((laughs)) either to escape or to stay so to say.” (Anna, 29, F, HE, U)
Daniil, who has had series of unofficial jobs during a short period, describes similar feelings of lack of stability and not knowing where he is headed.

_I: “But what do you want?”_  
_R: “Not to live one day at a time. All the time thinking, what will be next week, next month, in a year? And when I do something where I don’t see the long term perspective I have to quit.”_  
(Daniil, 22, M, LE, NCJ)

**Lack of job opportunities corresponding to qualification or interest**

A risk factor specific for interviewees with higher education is work, which does not guarantee self-fulfilment and is below their qualification. Annika, an artist with higher education and some achievements in her field has had many problems on labour market. For a period, she worked in a cafeteria and had to serve the people she considered her peers. This had a severe negative effect on her well-being, until she quit the job and is now unemployed.

“Several people, who I actually would like to be on the same side of the counter [in a cafeteria], I want to joke around with (***) (name of a painter) in the same side of the counter. I want to talk to people about exhibitions, what I have seen and maybe they have seen my work, I want to talk to them about it in the table, but since I have my work uniform on and apron, I felt that, I can’t do it anymore.” (Annika, 28, F, HE, U)

Anna who had a career in architecture bureau felt that the job there was too far from her calling which is drawing. Now she has ended her contracts and considering a career change.

“It is a bit difficult in the sense that, I have tried to cope without it [drawing], but I can’t. I can’t leave it. When I worked in the office and I didn’t draw for a while and over a long time drew something again, then I felt that I can’t do it so well anymore, but it had always been what I could do best. And then I was really sad, because I thought, that I don’t want to lose it, what makes me special.” (Anna, 29, F, HE, U)

**Coping strategies**

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

**Mental strategies**

Many interviewees employ a variety of mental strategies to cope with the uncertainties in their lives, often connected with their insecure situation on the labour market. Several interviewees say that there is no point in worrying so they don’t do it and have accepted the situation. Interviewees who are employed in some way, either officially or unofficially, most often employ this strategy. Aveli, a mother of 3 with hectic career path, expresses her attitude towards hardship in life.
“When it goes well, it goes well, when it goes bad it goes bad. You should never be negative beforehand” (Aveli, 27, F, LE, PE)

Jevgeni describes her path from being a big worrier to understanding that worrying gets you nowhere, only gives you more stress.

R: “I feel that … I guess I had to start living life as a grownup straight after coming out of nursery. When I was 25, I felt the maximalism of youth. I still feel it also now a bit. Earlier it was: I have to pay the bills, I have to pay the leasing for my apartment from when I was 18 …”
I: “But you don’t worry that much anymore?”
R: “Now yes.”
I: “But why? Is it self-confidence or?”
R: “No, it is not self-confidence. But what would that bring me? Only to lose my hair, nothing.” (Jevgeni, 29, M, ME, NCJ)

About as many interviewees have waived on making plans and live one day at a time, life goes as it goes. Some add that the future is unpredictable and anything can happen, so there is no point in making plans

“All I like live in the present moment, I plan ahead only as much as it is necessary.” (Mati, 27, M, ME, U)

Some add that misfortune in the past has taught them that there is no point in making plans so now they are more cautious, plan less and have less stress.

“My experiences in life have taught me that the more you plan the less comes to life. At the moment, as I understand, I have more plans for more distant future, not for 5 years. I don’t know, maybe it is a bad thing, maybe good, but I am more at peace like that.” (Aleksandr, 27, M, ME, NCJ)

A couple of interviewees say they try not to think about their current situation or about their past, because otherwise it would make them feel bad and worry. Only interviewees with low levels of education mention using these strategies. Daniil, who has had many unofficial jobs and very little education, says the following.

I: “Does it scare you that you have had so many unofficial jobs?
R: “Yes”
I: “Now it scares you?”
R: “When I start thinking about it then I rather try not to think.” (Daniil, 22, M, LE, NCJ)
Artur, a young man with low education, prison experience working unofficially describes his coping mechanisms to avoid regrets he otherwise would have.

*R:* “I usually don’t think about such things that have happened before. I think about what might come what may be some day.”
*I:* “Oh, you, you think about the future?
*R:* “Why should I think about what has been some time in the past?
*I:* “Mhm.”
*R:* “Then the conscience starts to scrape.”
*I:* “Okay ((laughs)). Like that.”
*R:* “I could have done this differently, you see, I, maybe it would have been like that. Maybe I would be someone else. But why should I think about that? Could be, would be.” (Artur, 27, M, LE, NCJ)

Some interviewees say they are not comparing their life with their friends anymore and this has reduced their stress levels and increased their well-being despite that the situation on labour market has not changed. Siim, a young man who has been unemployed since graduating upper secondary education describes his coping strategy as follows.

“I don’t do that anymore [compare himself with his friends]. Because it is wrong actually. You should not compare yourself with other people. Then you start thinking that, oh, everything is so good for him and for me it is worse and … But actually you are doing very well. Compared to other people. There are people who are doing much worse.” (Siim, 24, M, ME, U)

**Personal characteristics**

Some interviewees are protected from harm to well-being by their mind-set or personal characteristics. Many interviewees can be described as optimistic. This seems to be a usual coping strategy for women, but not the interviewees with lower levels of education. Maarika, a mother of two working part-time on temporary contract expresses her view to the future like that:

“But well, I have this optimistic hope that since I have managed until now then I will also probably manage in the future.” (Maarika, 27, F, HE, TE (part-time))

Also Miina, a university graduate who recently quit her job, describes herself as optimistic and active, which probably protects her from the effects of uncertainties in her life.

“I am active, energetic and happy young person, in this sense, that I think that I’m rather like positive and someone who wants to do things and I search myself for chances to self-realisation, like.” (Miina, 24, F, HE, U)
Some interviewees can be described as being very confident in themselves and in their abilities to manage. Jekaterina, mother of two, who plans to start her own business, as the younger child is a bit older, demonstrates this in answering the question about religious beliefs.

I: “So, do you believe in something?”
R: “In myself ((laughs)).” (Jekaterina, 28, F, ME, U (parental leave))

Other activities
Some interviewees describe how they find something else to do when they feel bad about their situation. It can be either just to pass the time and to switch to some pleasant activity or with a deeper intention to educate oneself or contemplate about the goals. Some interviewees say they find distractions: play computer games, watch TV, go to help the grandparents or just drive around. Siim, who has been unemployed for long time describes his coping strategy with stress like that.

“I don’t know, I go out with friends or play computer games or watch some TV series. So I try to program myself, because people are actually biological machines, yes.” (Siim, 24, M, ME, U).

Lotta, who often feels stress because of her situation at home uses driving as a way to remove herself from the situation.

I: “So I have driven away from home like that a couple of times, just to get away.
R: “So you can’t handle it?”
I: “Yes. This kind of feeling has come over me, when I am really upset.” (Lotta, 30, F, LE, U)

A couple of interviewees have felt the need just to take time off from work to set the goals for future again and to rest from stressful experiences. Anna, who recently broke up with her boyfriend and also quit all her ongoing projects describes the decision mechanism behind her current decision to move back home for the summer.

“Suddenly everything was unstable. Exactly. So then ... then I thought that maybe it is the right time to find a permanent job or to put more effort into my company, but before I can decide that, before I have to, I felt that I have to take some time.” (Anna, 29, F, HE, U)

A couple of interviewees have used the time of unemployment to read and educate themselves in fields they are interested in.
Alcohol

Alcohol was already mentioned under risk factors, but is mentioned as a coping strategy with hardship by one interviewee. It remains to be questioned if this really is a way to cope, but provides temporary relief to this interviewee.

Coping strategies for well-being and health: Meso

Quitting a job

As described earlier in the part about risk factors, many interviewees have experiences with work, which is harmful to their health or where the working environment is stressful because of the attitude of co-workers or boss. In this case, the coping strategy has very often been to quit the job, either to heal the physical injuries or to avoid further emotional stress. Marilin, who worked in the cold counter at a shop and had several health issues because of the cold and lifting heavy boxes, describes her decision to leave the job even though the working environment was otherwise good.

“I really liked it there actually, but I decided to quit, when in the end … I had water in the knee and … and all the bad things to put it shortly. And then I decided that I will quit, even for … for a short while, because … maybe I just need to deal with my health for a while.” (Marilin, 22, F, LE, PE)

Family’s support

Many interviewees mention the support of the family as important factor that helps them to cope with hardship in life. Depending on the life situation of the interviewee, the family they have in mind may be either parents and siblings or partner (and children). Interviewees with higher education more often mention the support of family, which might be due the fact that they had already enough support to graduate from university. Anna, who is unemployed and has moved back to her parents’ house after a breakup, describes how she always has someone to rely on in case of need.

“Well, I have always been really close to my family, so, so … Yes, I am lucky, exactly, I will never be alone. So I don’t have that feeling. This is very important in life.” (Anna, 29, F, HE, U)

Viktor, on the other hand, did not have warm relationships in his parental home, he felt there to be not noticed. Recently he moved in to the house of his girlfriend’s parents and seems to be “adopted” there. He describes how the newfound support in the girlfriend’s family has helped him to find the confidence in himself and have hope for the future.

“I have started to believe in myself again, that I can accomplish something. And so much goodness has been given to me that I have just accomplished what I have always wanted.” (Viktor, 18, M, LE, U)
As the family can be a source of support, it also can be a source of stress. Not having a family of his own is a big relief to Aleksandr, who is working unofficially and living with his parents now.

“It would be different, if I had a family, wife, loan, apartment. Then yes, then I would probably be grey already ((laughs)). Grey, old, with a walking stick at 26 years of age. Then I probably would try [to find a stable employment], since the responsibility is bigger. But at the moment I don’t have many responsibilities. I don’t have to pay for anything.” (Aleksandr, 27, M, ME, NCJ)

Friends’ support

The support from friends is mentioned less often compared to support from parents, but still it is very important to some interviewees. In addition to the possibility to talk about difficulties interviewees often find their friends inspirational. For example, Sigrid describes how her friends give her extra strength to continue looking for a job.

“There are moments, when I am not so positive and feel the worst, but then you go to your friends, see how well they are doing and you think that ‘No, I have to act, I have to search, do, be.’ Because as much you do yourself, that much you will get. Such attitude.” (Sigrid, 26, F, ME, U)

Coping strategies for well-being and health: macro

Coping strategies listed under macro are to do with the UIF: different programs, counselling at the UIF or referral to other specialists for example psychologist. Several interviewees mention turning to the psychologist or psychiatrist and all of them have found it helpful. As noted earlier, issues of mental health more often affect the interviewees with lower levels of education so there are also more of them among those who have seeked professional help. Often the referral has been through the UIF and in such a way the service is free of charge for the unemployed. Peep, who has been unemployed for years and has battled with depression because of that describes how the referral from UIF to psychiatrist and following visits have helped him to manage better.

“But, since I registered at the UIF [the latest time about a year ago] all the doors opened and I got there, through the UIF so for the state’s money I went, I went to the psychologist /mhmh/ so I got medical help against my depression and, against it all and, now like ((coughs)) the last year here more or less like, I have been so to say actively involved in my life so the, depression is starting to disappear that, you go to the psychologist in every couple of months and tell about

28 The UIF offers a service of referring the unemployed to free consultations of psychologist if there the case manager and client see the need. Most of our interviewees who talked about going to psychologist were recommended to do so by their case officer at the UIF and in some cases the case manager even agreed the appointment for them.
your problems and then you feel lighter and start working again with new strength //mhmh// start looking for a job again ((laughs))." (Peep, 25, M, LE, U)

Anna, who has gone through a breakup lately and trying to find a new direction in life also in her career is also considering turning to psychologist in hope of getting her thoughts clearer.

“I don’t know, maybe I should go to psychologist first ((laughs)). I have the feeling. I went once, but when all things are messed up at once then one time isn’t actually enough.” (Anna, 29, F, HE, U)

Going to the psychiatrist has given the access to medication to some interviewees and they have used or are currently using antidepressants and have found it helpful. It might be, that there are even more such interviewees who did not specifically mention this treatment, as there are more who have turned to psychologists. Lotta, who is unemployed and is suffering in addition because her stepfather’s alcoholism and tensions at home describes her feelings.

“I have had all kinds of thoughts, that … but well, the medication helps also. These [pills] are not the strongest, but, well, only when I sleep at night, you think this and that and what you have thought about during the day, this is what you see in your dreams.” (Lotta, 30, F, LE, U)

Many interviewees did not feel the regular counselling at the UIF had any effect on their well-being. The most common problems were that the counselling session was very short; the case officer changed often or just seemed not interested in the worries of the client. However, there were some examples where the counselling at the UIF had significant effect on the well-being of the interviewee. In these cases, the interviewees felt the interest of the case officer in their life and recognized the efforts made to improve it. Lotta, who before registering at the UIF was really worried about the attitude and opinion of the councillors is now brought to tears by the kindness and understanding she has found there.

“My councillor is always very happy and positive and my own face is happy and I feel good inside. He is always very positive, so you go away from here [the UIF] with joy and you always come with joy to him. Always wishes well and he isn’t mean or something. He understands that some people have it hard, that you can’t have everything right away. So the first time I went away from here with a tear in my eye, not because it was bad, but just of joy, I was just so happy, his words and (these) made me so happy that I had a tear in my eye.” (Lotta, 30, F, LE, U)

There are single cases when the programs or courses provided by the UIF have helped the interviewee either to come out of the home after longer period of unemployment or given them confidence in their abilities.
Conclusion

This chapter has been discussing the effect of insecure labour market situation on health and well-being of youth in insecure labour market positions in Estonia. But when looking at our whole sample, how common are the consequences to well-being and health? About third of the interviewees feel the direct effect of unemployment on their well-being, most of them stress the effect on their mood and mental health ranging from boredom and occasional bad mood to hopelessness and depression. The rest of the interviewees don’t make the connection between their current situation on labour market and their well-being and health.

Almost all interviewees mention some risk factors on their well-being and health. It is to be expected that given the subject of the interview and the target group different macro risk factors are mentioned most often with lack of jobs or lack of jobs with pleasant working environment begin the most widespread. The worry about the lack of good quality jobs reflects the situation of youth, especially low-educated youth, on Estonian labour market: there are positions available, but often the jobs they are offered are physically hard, monotonous and/or with low pay. About half of the interviewees mentioned some micro level risk factors, most often problems with physical or mental health. Meso level risk factors to well-being were mentioned by about third of the interviewees. Most of them talked about issues with family.

When looking at the cumulation of different risk factors by interviewees, in our sample there is a small group of 7 interviewees who mentioned more risks to their well-being compared to others. They are united by either problem with mental or physical health and/or experiences of severe material difficulties. Most of them are with lower secondary education or less, but two women with higher education in this group show that this isn’t a universal pattern. The labour market status of these interviewees is different: some are unemployed, some work unofficially and one officially, there is also no pattern to be shown based on their place of residence or familial situation.

On the other hand, half of our interviewees mention only up to one risk factor to their well-being, which usually has to do with the fact that there is the lack of job opportunities of the type interviewee would like. It is difficult to bring out any background factors which would describe this group.

Two thirds of the interviewees describe some coping strategies to improve their well-being. Half of them mention only one strategy, most often it is quitting the job which was not up to the interviewees expectations or micro level strategies, for example trying to be optimistic. Family’s support or the different macro coping strategies which are important to many who employ several coping strategies, are not used by these interviewees, implying that until now they have managed on their own. Smaller group of interviewees use two coping strategies, which are all on micro (optimism, not worrying, self-confidence) or meso level, again no macro strategies are used. Compared to the previous group the family’s support is mentioned. The rest employ 3 up to 7 different coping strategies of all levels to increase their wellbeing. The description of groups above suggests that first of all, the Estonian youth try to cope on their own, then turn to their families and lastly rely on the macro level coping strategies. It may be that the interviewees don’t have enough information or trust for the possible macro level coping strategies to turn to those.

On overall there is a correspondence between risk factors and coping strategies: those who mentioned more risk factors to their well-being also tend to use more different coping strategies to manage. However, there are exceptions. For example, one interviewee, who said that only
the lack of suitable job opportunities harms his wellbeing mentions various coping strategies on all levels. On the other hand, an interviewee who mentioned several risk factors to wellbeing mentions no coping strategies. It may be that in the first case, the usage of various coping strategies has mitigated the effect of risk factors as for the other not using any coping strategies makes the situation worse.

As one other pattern visible in the coping strategies it can be said that the few interviewees who have improved their wellbeing through multiple ways to cope, including macro level strategies, tend to be with at least upper secondary education which suggests that they may have more information on the services provided by the state and are more able to ask for these services. An alternative road to the services for the less educated seems to be the intensive guidance by the case manager at the UIF. It was also apparent from the interviews that for some less-educated interviewees the system at the UIF seemed too difficult or they thought there were no services available which would help them.
6. Socio-economic consequences

Economic consequences of unemployment, precarious and temporary employment

Material deprivation

Almost all interviewees say that they are able to make ends meet. However, most of them are using various coping strategies to do that (see the part on coping strategies). The ability to make ends meet does not mean that they are satisfied with their available resources as many can only afford the necessities: paying bills and buying food. For them, making ends meet probably means just that they are able to survive with their current income and are not accumulating debts. Stella, a young unemployed woman living in rural area with her partner and son says that they can manage with the partner’s income, but “can’t afford much anything”.

I: “Mhmh, but do you get help from somewhere else? It is quite hard to make the ends meet like that.”
R: “Well, my partner works so we can manage somehow, that’s why I would like to start working myself //mhmh// I don’t want to stay at home anymore.”
I: “Mhmh, it is hard to manage with one salary.”
R: “It is yes, you can’t afford much anything.” (Stella, 25, F, LE, U)

There are few interviewees who admit that they are not able to cope with their current income and are accumulating debts or the money often runs out before the end of the month. Helena, a mother of 3, who is currently on parental leave, says that some money is always missing in the end of the month.

“And so, well, maybe, in the end of the month always a little bit is missing. But well generally, we have everything, so it isn’t like that we only eat potato peelings or something.” (Helena, 24, F, LE, U (parental leave))

With the limited resources interviewees have there are many things they cannot afford, but would consider necessary. In relation to living conditions it is often mentioned that they can’t afford doing necessary renovations in their home and continue living in conditions which are below the standard they would like. Wish to make renovations is mostly mentioned by women belonging to the older age group. Mari, who recently bought an apartment together with her partner describes how the extra income when she would work, would make the necessary renovations possible.

“Yes the apartment needs renovating, big renovations and well that’s why it would also be necessary to have an extra income from me working.” (Mari, 30, F, HE, U)
Another area of problems is related to transportation. Interviewees can’t afford getting a drivers’ licence, buying a car or repairing the car when it breaks down. For youth living in rural areas having personal transportation would widen the job opportunities a lot, because the public transport does not go often enough to the desired locations. In addition, families with children stress the need for the car, as it is hard to get around with children using only public transport. Anna, who is unemployed and recently moved back to her parental home outside of bigger towns, emphasizes the importance of being independent of public transport.

“There is the plan to have personal transportation like, well to get a car, if possible. So then, it is much better. You don’t depend on public transportation anymore.” (Anna, 29, F, HE, U)

Kevin, who is working unofficially part time and has a partner with three children at home describes what he has given up, because of their tough financial situation, one of those things being getting the drivers’ license, although this would improve his situation on the labour market.

“There are all sorts of things. For example, I quit driving school…. Simply there are not the means for it right now. Also it would help me to find a job more easily if I had a driver’s license and (7). I think, it would be a plus for me. //Well, for sure…..// Yes there are quite a lot of such things I would like to do but can’t… (coughing).” (Kevin, 24, M, LE, NCJ)

Aleksandr, who already has a car and a license is unable to afford letting the car fixed with the salary he earns doing construction work unofficially, so he has decided to try to tinker himself.

“Now I will start repairing it myself, because having it done is really expensive. Meaning, when you do it yourself you only spend on spare parts. But when you bring it to a garage, then you pay the 600 Euros and there is no guarantee. Then I told them, thank you, there is no need, I found a garage, put my car there, it stays there, sometimes I go and do something, but for a person, who isn't familiar with this kind of thing, it is really hard. You study long time to be a car repairs man, but what do I have? I have only YouTube ((smiling))).” (Aleksandr, 27, M, ME, NCJ)

Quite a few interviewees have debts, most often due to unpaid fines or taking a SMS-loan29. Debts are more of an issue for the low-educated youth. In their current situation on the labour market, they are unable to pay their debts. Many of them seem to be given up on the idea of

29 SMS-loan is a type of small loan which can be applied by only sending an SMS, without going through a thorough background check. It usually has much higher interest rates compared to other types of loans. Some years ago there were a lot of companies offering such loans and because of the lack of background check many people got in trouble with debts. Since then there have been some changes in the laws regulating this area and it has become harder to get such loan also there is a limit set on the interest rates. However, the debts of our interviwees mostly derive from the previous period.
ever paying their debts and just wait until they expire in future, working unofficial and hiding their income until then (methods how they do that are described in the section of coping strategies). Others, who would want to pay back the debts are unable to meet the paying schedule offered to them. Elisabet has a debt to a mobile network operator from 8 years ago. She was offered a payment schedule to cover it, but is unable to pay the amount requested in the schedule.

“It is like that with them, that they don’t make payment schedule under 50 Euros per month and I don’t have 50 Euros to pay. This is also some kind of dead rule. (laughs)). And then the 1000 Euros, it can be 1000 Euros now, I don’t know exactly, drags along until the end of my days, when I can’t pay all of it once some day or have the payment schedule … “(Elisabet, 25, F, LE, U (parental leave))

Lotta, a young unemployed woman from rural Estonia, is paying back her quite large SMS-loan debts by 10 Euros a month from her disability benefit. The stress caused by the calls from bailiffs has affected her mental health.

“It is not that bad, so (inaudible) (***) (names of officials) a letter, that they can take 10 Euros every month from my disability benefit, so the debt becomes less, so … I pay the two smaller ones back monthly, it’s hard to give, because they don’t understand that I have nowhere to get the money. Then they call my mom and to me several times and I have told them repeatedly that really I don’t have this money all at once. They just want a date and that’s it, to pay from my mother’s account. Well I use her account anyway, because my account is closed //mhmh//. I can manage somehow. But well, it is stressful, emotionally it has been really hard. The psychiatrists has helped me a lot. I can manage.” (Lotta, 30, F, LE, U)

Few interviewees, all women, are currently unable to pay the utility bills or have had such trouble in the past. Annika describes a situation from her past, when she and her partner had accumulated a debt for utility bills and her strategy to manage this debt.

“Yes, by that time, we had accumulated a debt for rent and utility bills. And then I like breathed and looked and like that it became. Well with utility bills and rent it is actually like that, that I have somehow torn myself away from some things, that then you give, give the power company 10 and then for two weeks it is sure, that they won’t turn off the power and then you give the next one. And then, well like that, quietly feed them, one by one, like little birds, see that the biggest doesn’t eat the smallest and then I was able to pay the one-and-a-half-month debt for rent and utility bills in seven months.” (Annika, 28, F, HE, U)

Couple of interviewees say they are unable to afford enough good food. Again Annika, who has had very hard times in the past and is in difficult financial situation now, earning very little as an artist’s apprentice, describes how she “spends” on sandwich and coffee when she has more money.
“Well now I am spending and, I did some more intensive days in (***) (internship) //mhmh// well then it is good, I go to buy myself a sandwich, maybe even a cup of coffee, so I buy food. //Mhmh// (***) During (***) (cafeteria) times I understood that the worst thing is well, to go completely hungry. And right now it’s always so that if I get a larger sum of money, then I buy at least three, three cans of food.” (Annika, 28, F, HE, U)

Nora, who is not able to make ends meet with the salary she gets from a part-time job, says she has lost quite a lot of weight because she is unable to afford both: paying the bills and buying food.

“Everyday somebody, who hasn't seen me for long time, asks ‘are you eating?’. Ee, so then yes, it has affected me. So you have to start keeping track where your money goes. So you either take care of yourself or pay the bills. Or you do both a little and you are in debt to yourself a little and then to some company for example.” (Nora, 24, F, ME, PE (part-time))

Couple of interviewees mention other things they are unable to afford, for example good house appliances, new clothes (only mentioned by mothers) for themselves or their children or dental care or medication (mentioned only by unemployed). For example, Mari, whose family is living only on her partner’s salary says that they only buy clothes when the old ones are spent to the very end and even then only go to second hand shops.

“Yes, basically it is, like that, that … we don’t buy clothes, unless there are holes in them, then we find the means for it and go to a second hand shop …” (Mari, 30, F, HE, U)

Vladimir, who mainly lives on social support, cannot afford buying a new phone when the last one broke down.

“You know; my phone broke down. The phone you called, that isn't mine. So I sit without a phone now.” (Vladimir, 25, M, ME, U)

For quite a few of the interviewees lack of financial resources has caused them to drop out of education and/or stop them from continuing their education although they would like to. The lack of money has had an effect on the acquiring education on all educational levels, but what unites those interviewees is the lack of support from parental household or the deprivation of parental household, which makes the financial support impossible. Deniss dropped out of vocational education which leaves him with only lower secondary education now, because his mom got very ill and was unable to work.

“Yes, it happened, that I skipped classes a lot, to earn extra money, because my mom was very ill. She was paralyzed and she couldn't work.” (Deniss, 28, M, LE, NCJ)
Similar story happened with Jevgeni whose mom was unable to support the family. They lost their home and Jevgeni dropped out of upper secondary education to go to work and support himself. In a way Jevgeni is a uncommon success story since after several attempts he has managed to graduate by now in upper secondary school for adults.

“And parents, well they are not capable, not at all, not like that, that partly, but not at all. And when you are 16 on your own, working, to put food on the table, well, if I had gone to a regular school then I couldn’t have worked. It wouldn’t have been enough for me if I had found a job for 3 or 4 hours, it would have paid too little to pay for my life, my bills. But evening classes and long distance learning are for money.” (Jevgeni, 29, M, ME, NCJ)

Sigrid describes how the need to support herself has made her studies in tertiary education to lag behind. By now she has only her thesis to write, but can’t find the time to do it while earning a living.

“Until now I have had different jobs, some corresponded to my subject some not, because my family didn’t have the possibility [to support me], then I have had to support myself while studying, which is why my studies are where they are at the moment [she has done most of the subject, but not the final thesis] …” (Sigrid, 26, F, ME, U)

Many interviewees express the wish to continue education, but say they can’t because of financial reasons. Majority of interviewees expressing this wish are above 25 years of age. Most interviewees with lower secondary education see the need to improve their education, but see no possibility to do that because although going to evening school for adults for example is for free they need to work to support themselves at the same time. Daniil, who only has primary education, has thought about going to school, but doesn’t consider it financially possible.

“Yes, I had the idea, that I should go studying, but then I thought about that, how to earn money, I need to pay for the apartment. I need to buy food, pay for the phone, so I don’t have debts.” (Daniil, 22, M, LE, NCJ)

Also Aveli, a mother of three with lower secondary education thinks she should study some more, but it is at the end of the list of priorities at the moment.

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30 Student loans, which are often used to cover the living expenses while studying (see also in the section „Coping strategies-Macro”), are available for students in universities and in vocational school only. There is no specified system to support those who are in lower or upper secondary level education. Student loan- a loan for students in university or vocational school with a low interest rate given to the student against real estate guarantee or the signatures of two guarantors. The maximum amount of student loan was 1920 Euros per study year in 2016.
“The main thing is to stand on my two feet, to stand strongly on my own feet. And then I can see, maybe I really will take the upper secondary education from distance learning.” (Aveli, 27, F, LE, PE)

Annika, who has bachelor’s degree in arts contemplated about doing a master’s degree, but for financial reasons finds it impossible. She has taken study loan during her previous studies and sees that as an artist she has no possibilities to earn enough to pay back two loans in the future.

“So I had taken one study loan during my bachelor studies and going to masters would have meant at least one or two more //mhmh// and then I understood, that I probably won’t be earning so much money ever, so I could pay back 90 Euros per month. So I couldn’t afford it financially.” (Annika, 28, F, HE, U)

Many interviewees express the wish to go to some courses, either hairdressing, business, secretary work, mechanics or something else. As these kind of short courses are often for pay the interviewees can’t afford those. Some have put their hopes on the UIF, who pay for some educational courses, but remain disappointed, since UIF has refused their request. Most often the refusal is based on the large number of professionals in that field on the labour market or the doubt that the course won’t better the persons chances on the labour market. Elisabet who has lower secondary education, has looked for courses on-line, but hasn’t found anything which is for free.

“I have looked on-line, some time ago I thought that, well it again is not possible because of the money probably, you see, the courses are priced. Then there are also some accounting and babysitting and what else you see. But well, yes, there are quite big sums, I have seen. I have not found any courses for free.” (Elisabet, 25, F, LE, U (parental leave))

**Budget management and short term financial planning**

**Attitudes towards the necessity of short term savings**

Vast majority of our interviewees say that having savings to cover unexpected expenses is necessary. This opinion is spread equally across both sexes and age groups, all education levels and labour market statuses. Aleksandr, who works unofficially and therefore, has unstable income, says that one should always have a buffer.

“For sure, you always have to have some buffer. It is, something unexpected can happen in life, whatever, you always have to have some money, which can save you then and so on. It would be good, if you always had 2 or 3 thousand. Somewhere further away, just lying there and it is good that they are lying there. You definitely have to have that.” (Aleksandr, 27, M, ME, NCJ)
For many, in addition to the practical benefits of having savings, saving money is a norm which should be followed. Viktor, a young unemployed man from small town, puts it very clearly: saving money is something a “right person” does.

“The future plans are such, that if you know, if you can predict that you have hard times ahead, then you know you have to save money. When you get paid, don’t waste it immediately, but spend it day by day. But in minimal amounts. And buy what you need, not buy so you have a whole … everything is filled with junk. But try to live like a right person. So that this is the life ahead.” (Viktor, 18, M, LE, U)

There are no interviewees who say saving is not important in itself, but there are some, most of them belonging to the younger age group, who say it is not a priority for them. Many interviewees expressing this opinion are unemployed, so it can be assumed that they have hard time making the ends meet with the resources they have and saving in not an option. Interviewees say that they want to have everything they need before they start saving or that saving money from small income doesn’t have a point because the amount one can save is very small. Elisabet, whose only income is parental benefit, describes that there are many things she needs before she can start saving money.

“To save up like that, I think you have to buy all the essentials before you start saving. It’s a long process. I mean it’s possible to save five euros, six euros. But you won’t get anywhere with that. Ten euros a month, maybe. Then you save for ten years until five months in and your trainers are so broken you have to take your savings and buy something.” (Elisabet, 25, F, LE, U (parental leave))

**Ability to save in short-term**

About half of our interviewees say that at the time of the interview saving money is not a possibility for them because of financial reasons. Their income is all spent to cover their current needs. This group consists of interviewees of all labour market statuses: having a job, even permanent job, doesn’t grant sufficient income to save. Aveli, who recently switched jobs, doesn’t get a full salary this month so the situation is tight and she is not able to put any money aside for future use.

“At the moment I don’t [have savings], because, I switched jobs, my partner switched jobs. Then it is that we hadn’t, we had half salaries and because of that this month is like … very bad. But we can manage somehow.” (Aveli, 27, F, LE, PE)

One interviewee mentions that he can’t save money (on a bank account) because he has unpaid debts and the bailiff would take all his savings to cover those. Since several interviewees have issues with debts, it may be the reason not to save for even more.
R: “Well I can’t have savings account and stuff because the bailiff can empty them.”
I: “Oh, okay.”
R: “Now you can, I think it [a new law] was accepted in the beginning of this year, that the bailiff can take everything you have, so…” (Jaano, 27, M, LE, U)

Some interviewees, who are unable to save now, have savings from the past when they had a job. Using those savings is an important coping strategy for them (see section “Coping strategies- Micro”). Most of them belong to the older age group and have either upper secondary or tertiary education. For example, Anna, who quit all her previous projects and moved to her parents’ house to figure out a new direction for her career has calculated the timespan how long she can manage using just her savings.

“At the moment I live as much, as I have saved before, so I have calculated that when I live at my parents during the summer, then I can manage that much and then I have to come up with some kind of plan by autumn, how to go on with my life.” (Anna, 29, F, HE, U)

Few interviewees say they don’t have the skills to manage money and that’s why they are not able to save. Tuuli, unemployed mother of two, describes their families spending habits as follows.

“No, I can’t do it like that [divide their income until the next payday] //okay//, we live more like, we rather take in advance, we don’t have such //mhmh// that we live from payday to payday and then calculate, how much we spend, how much is left over //mhmh//. We take as much as we need.” (Tuuli, 27, F, ME, U)

Despite the difficulties on the labour market there is a group of interviewees, mostly aged above 25, who are currently saving money and have also some savings from past. The labour market status of this group is varied: there are people who work, who are on parental leave and who are unemployed. What unites them is that putting some money aside has been mostly a long time habit they have done all the time, even when the incomes are not big they save some. Sigrid is a frugal young woman who has a clear overview of her expenses and every month puts aside a small amount of money in case she needs to buy something bigger or cope in times with lesser income.

“So maybe it has always helped me, that I have had some kind of reserves. So that’s why being unemployed hasn’t been that bad, that even when I have earned something as babysitter I have always put some money aside from these sums //mhmh//, so even when I am unemployed there is no such moment, when I am hungry and well something like that. So yes, I have fought for that.” (Sigrid, 26, F, ME, U)
Also Deniss, a young man who officially is unemployed, but sometimes works unofficially, has his own saving strategy, which gives him the feeling of security.

“I have a bible at home, although I don't read it. But I always put some money in there. It serves me like that, I guess, meaning, you always have to have some backup.” (Deniss, 28, M, LE, NCJ)

**Long term financial planning**

**Attitudes towards the necessity of long term savings**

When having some backup for unexpected expenses was almost universally considered necessary by our interviewees having savings in long term is not an issue most of our interviewees think about. Only a small group, all aged above 25 years, has thought about the issue and say that taking action to secure their later life is important. What describes them is that either they have almost no official work experience (which affects their pension) or they are frugal people. For example, Mai who hasn't worked much officially and is already 28 considers her pension perspective and feels she should take some kind of action to improve the prospects.

“I think, keeping in mind that I haven't worked much, it is necessary [saving for retirement]. Because I am 28 now and I have got almost no tenure //mhmh// so sometimes I have worked and for short time, so that doesn't give me pension. So living on the minimum pension in the future will be very difficult.” (Mai, 29, F, LE, U (parental leave))

Most of those who have not yet seriously considered saving for future say they are too young. Nora, a young woman working part-time and struggling with the small income says she should think about retirement, but doesn’t.

“I think I actually should [think about retirement]. I … I have put some money in the pension fund, but so, we, who we are saving now for pension, we may never see that money but … But yes, I don’t know, I don’t think about it that much.” (Nora, 24, F, ME, PE (part-time))

Also Toivo, who is close to his thirties, says he isn't yet seriously considering his retirement age as one should enjoy life when young. He guesses that he will start saving some time later when his income is bigger and more stable.

“So at the moment it is … a young person should enjoy being young. You can’t enjoy that later. When you’re 60 then you can’t enjoy being 28 again. Not for a moment.” (Toivo, 28, M, ME, NCJ)
Georg sees his old age in very grim colours and sees no point in saving for that period of life for this reason.

“I don’t care actually [about retirement]. When I am retired, then I am old and sick and then … It doesn’t make a difference. My grand grandfather, who lost his eyesight and then also started to lose his hearing and then he thought that he is a burden to his family, having all these problems and then he drowned himself in the river. This is something like what I plan to do when I will be old. So well, what’s that … Well, this is my pension plan, it is such.” (Georg, 23, M, ME, U)

Some interviewees, mostly men with either upper secondary or tertiary education, who have thought about saving for retirement, are sceptical about the Estonian pension system and think this is not the way to secure old age. Aleksandr, who works unofficially, expresses the doubt that the money people have paid in pension funds will not be paid to them later.

“Before 25 I didn’t think about it at all. Live as you do. But now I understand that when you think about future you have to put some money aside yourself. Yourself, you either have to put money aside or buy something, invest. I don’t count on the pension at all. It means, for me, I see, it has failed me. Maybe I am not right, maybe they will pay the pensions from the funds, but there is the risk. It means, the risk that what I put in there will be smaller in future, when I think about retirement.” (Aleksandr, 27, M, ME, NCJ)

There are also a couple of interviewees who think about the economic and political context in more general terms and see that there is a lot of instability which makes saving in long term very difficult. Ott worries about inflation which makes just saving not reasonable and thinks maybe investing would be a better option.

“Lately I have understood that the inflation will eat all your savings anyways. So saving money is like … complicated. Let’s put it like that, taking into account the level of income here, well, in Estonia. When you save, let’s say, you put aside 2000 Euros today, then in 10 years there isn’t much left of that 2000 Euros … nothing is left. I mean the value, well. So yes, I rather would like… some kind of investment, which would bring in money for me. So my money is moving, well. But you need very big starting capital for that.” (Ott, 28, M, HE, U)

Georg thinks that saving money is only reasonable for unexpected expenses or in very large sums. He sees the political instability in the world and thinks there is a big threat to medium range savings.

“The problem at the moment is that the interests are low. Firstly. And secondly the political situation is very unstable. It means that they might take my money from there. Do some kind of fair redistributing and stuff like that. In this respect … I am thinking now that there is no point in having medium range savings, because you have no possibility to hide it or something, well …
What is the main thing, one problem, what may happen…? The situation is unstable. Russia, the immigrants, well also in America the things have gotten really peculiar.” (Georg, 23, M, ME, U)

Long term savings the interviewees have or plan to have in future

Estonian pension system consists of 3 pillars: state pension, mandatory funded pension and voluntary funded pension. The state pension is guaranteed to everybody to cover the minimum living expenses. The second pillar is obligatory for everybody born after 1983. The person chooses a pension fund (or in case they don’t it is chosen by draw) and 2% of the monthly earnings will be transferred to the chosen fund. The state adds 4% to this out of the social tax paid on the person's wages. The third pillar consists of voluntary extra contributions.

Due to how the system is built up, all of our interviewees have a second pillar pension fund and whenever they work officially, money is put there automatically. However, since the amount paid in the fund depends on the size of the income, just the fact of having a pension fund may not make much difference for the future retirement especially when the person works unofficially or is unemployed for longer period of time.

Some interviewees, who have not worked at all or mostly work unofficially, have made also other arrangements and have a fund where they can put money in manually (they don’t specify the type of fund). For example, Peep, who has very little work experience has this kind of arrangement.

“Otherwise the state pays something in there when you work, then I have this, since I haven’t worked, then sometimes I put some money in there //mm// for the pension so, I put it there so I can have some more money when I am retired.” (Peep, 25, M, LE, U)

One interviewee has insured her apartment. She also plans to use other types of insurance to secure herself against unexpected events in the future.

“[Saving is] very important, because you never know when the good times can come down with a crash. So insuring yourself, so insurance, maybe this is what, maybe not to think about the states support, but to secure yourself, create some funds or something like that.” (Sigrid, 26, F, ME, U)

One interviewee has had investments in the past and there are some more (all belonging to the older age group, with either upper secondary or tertiary education, without children) who consider this as an option for the future, in addition to the obligatory pension fund.

R: “Although I try not to grow this sum too big, I rather try to find options to invest, when there are sums … When the sums are bigger, then I rather try to find options to invest, not just to raise money.”
I: “Mhmh. So you have already some investments?”
R: “I have had. I don’t have at the moment.” (Anna, 29, F, HE, U)
Several interviewees see their future financial security in entrepreneurship. At the moment however they don’t have enough resources to start a business. All interviewees complaining about lack of funds to start a business are men. Kevin, who has had hard time after a prison sentence to find a job has been thinking about starting his own business in a country house which his father has bought him, but lacks the resources necessary.

“I have been thinking… about even starting my own business. I have so much room there by the lake, it would be possible to do all sorts of things there. To start everything up, you would need, like money and … Like, all this requires thinking it through enough and …” (Kevin, 24, M, LE, NCJ)

**Social consequences of unemployment, precarious and temporary employment**

**Personal and family life**

Starting a family

Financial stability is considered as a precondition of starting a family by several interviewees. The older interviewees tend to mention this obstacle more often. This opinion is spread across different labour market statuses, which again indicates that just having any job doesn’t give the security interviewees hope for. Both insufficient income and the instability of the income are seen as obstacles why it is not possible to have children. Nora, young woman whose income is too small for her to support herself expresses the opinion that it is not possible to start a family before she reaches financial stability.

“I feel I am not stable enough yet, to, ee, to create a family so to say. So then … For example … So until I am unable to manage myself, there is no point in thinking about that. /…/ so until I, well, feel, that I can pay all my bills, feed myself and I have a little money left over, then I can think about that.” (Nora, 24, F, ME, PE (part-time))

Also Toivo, who is planning to propose to his girlfriend soon, says that although he earns well doing unofficial jobs he needs to find a regular job which would grant enough stability in order to have children.

“Well I have always wanted to have a child. And … and my age is reaching the point that well now, now I would like to do that. Not that it is this biological clock, but now I would like for that child to exist soon. And … and otherwise you can’t have that when … when there is no security. This security is, yes, a very important thing.” (Toivo, 28, M, ME, NCJ)

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31 Issues of self-esteem, feelings of hopelessness and depression as a result of unemployment are addressed in the part „Well-being and health“ of this report.
Debts are also the reason not to have children for some interviewees. Artur, puts it very bluntly: he doesn't want the children to inherit his debts.

“Why the fuck would I make these children for. When I die, will I leave them my debts or something?” (Artur, 27, M, LE, NCJ)

Unemployment is also the reason why young families decide not to have more children although they would like to. Mari, who already has two children would like to have more, but thinks in her current situation, when she has been away from labour market for years, this is not an option.

“I would like to have some more children in future, but at the moment having more children is out of the question, because this situation, if I had one more child now, then the situation with my unemployment would become even worse.” (Mari, 30, F, HE, U)

**Independent housing**

For several interviewees their current financial problems stop them from moving out of parental home as they haven’t got enough resources to rent an apartment. Maili moved out from her mother’s to start working in a nearby county town and become independent. However, when the winter came she was unable to pay the bills in the rental apartment and had to move back.

“I worked there for one month. Then I had problems with apartment. Yes then it was impossible to stay in that apartment, because it had problems with heating. The heating got so expensive, we heated with electricity. And then I came back to mom. But from here you can’t go to (***)(town) so you can go to work. And then I, I quit the job. And lived at my mom’s.” (Maili, 19, F, LE, U (parental leave))

Also, some who have moved out before are currently unable to rent an apartment and therefore stay on friend’s couches. Daniil, who lives on his friend’s couch at the moment, rates the conditions very uncomfortable, but can’t afford anything else.

“Surely uncomfortable [his current living conditions], I would like to live in my own apartment. But I have gotten used to not paying any attention to what I don’t have and I am satisfied with what I do have.” (Daniil, 22, M, LE, NCJ)

Most of our interviewees dream of their own apartment or house. For many, the current financial distress is what stops them from realizing that dream. People with families especially crave for

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32 Issues of housing are addressed in-depth in the part „Job insecurity and autonomy“ of this report

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the security owning their own home grants. Jaano, a father of two young children, who is currently unemployed and has also some debts describes the situation.

“Well, everyone, you can think, that everyone wants to have his own place in the future, so you live alone with your family and … Well I have always thought of that a bit, but for that you need, well, you can’t have other debts and obligations and you need to have a stable job, where you would get the income, to have a place of my own someday.” (Jaano, 27, M, LE, U)

Interviewees also describe how having small income stops them from renting a bigger apartment or an apartment with better quality. Mai, who owns a one-room apartment and lives there with two children describes how having a secure job would enable her to think about getting a bigger apartment which their family clearly needs.

“If I had a steady job, then maybe I would have bigger apartment. So precisely, that I don’t have this, income which is 100 per cent sure, that well childcare benefits and things and stuff, but this is not the same as a secure salary, secure job. When you have a secure job and salary then you can already put some money aside. You know, that you can allow yourself to do that, that you save something every month or take some kind of loan, even shorter, that you can put some bigger sum of money in there, to buy some (inaudible) for yourself or something. It affects this a lot.” (Mai, 29, F, LE, U (parental leave))

Social life and friendships

The effect of financial troubles on social life and friendships are not very often mentioned by our interviewees. Partly it may be due to the fact that when asked, most interviewees say that their life is quite similar to the life of their friends. Still, some mention that they feel bad because they can’t afford going out to restaurants like their friends. Mari, who lives a very frugal life, describes her feelings when their friends invite her and her husband out, they go, but can’t afford a dinner like others.

“But when we go out then there is this understanding, that not the one inviting us pays, but everybody pays for themselves /yes/ And then it is like that you drink a glass of water, because you don’t want to pay for the dinner, because you have been good and eaten your supper at home already, and then the others eat the steak there, and then it is, makes you feel... I don’t know, you feel a bit bad. But then people accept it also, that you don’t have to be like others, but on the other hand they don’t understand it, why you don’t have money to go to some event.” (Mari, 30, F, HE, U)

Brigitta feels a bit bad when she can’t treat somebody to dinner when she wants to and has to rely on her fiancée to pay the bill when they go out.

33 See also chapter „Job insecurity and autonomy“ section on „Autonomy and social exclusion“ where the interviewees comparisons of their life with their friends’ is analized.
“When I want to treat somebody to dinner then I can do that, that I don’t have to think all the time or hope that maybe they will treat me or that my fiancée will pay for everything, I don’t want that actually, I would like to pay myself.” (Brigitta, 24, F, HE, NCJ)

Leisure and hobbies

Several interviewees say that because of their financial situation they can’t afford travelling, either by themselves or with the family. None of them however seems to be too worried about the lack of this opportunity: this is something they would like to do, but the fact they can’t doesn’t affect their well-being significantly. Aleksandr says he would like to travel more and not worry about money while doing it.

“All I would like to travel more, so I could go somewhere, come back and not worry about that, that oh, I need to work a lot now, I need to work a lot. I can’t …. Finances, it’s all because of the finances, almost everything. You just need to have more finances. You have money, you have everything, so they say.” (Aleksandr, 27, M, ME, NCJ)

Jekaterina expresses the wish common to several families with children interviewed in this project: they would like to travel with the kids and show them different places.

“Well we are not struggling and it’s also not perfect. Of course, I would like to be able to go on holiday, show the children something different. Well something, like extra. But we basically live like all others.” (Jekaterina, 28, F, ME, U (parental leave))

All the following deprivations relating to leisure were mentioned only by couple of interviewees each. Some interviewees (all either with tertiary or upper secondary education) say they would like to go more often to concerts, theatre or cinema. Tuuli, a mother of two living outside of bigger towns of Estonia, describes how their family doesn’t have much amusements.

“So we don’t have any other expenses and amusements, sometimes, when in town ((sighs)) we can go out a couple of times a year, to the movies or, then it’s good.” (Tuuli, 27, F, ME, U)

Couple of interviewees say that they are unable to go to sports trainings or pursue a hobby because of the lack of financial resources. Marju, who currently is unemployed and also before that didn’t earn much, dreams of going riding again, a hobby which she has pursued in the past.

“Riding, what I like, is quite expensive //Have you done it before also// Yes, I went riding for eight years.” (Marju, 28, F, LE, U)
Lastly, some interviewees (all women) express the wish just to spend more money either on themselves or the children. Helena describes how bad she feels when she has to deny her children amusements because of the lack of money.

“...But well, when the children ask me in the end of the month, that they would like to go to the swimming pool. In the end of the month, well, the money is always bad, then it is a really bad feeling when you have to tell them, that well, we don't have money at the moment, we can't go swimming now. When they basically cling to your feet, (laughing) so 'please let's go there, please let's go there', then it is very bad feeling to say that we can't, we don't have money.” (Helena, 24, F, LE, U (parental leave))

Birgitta says that she can't afford some things she would like to buy for herself and has to plan her expenses.

“So it [not having a stable income] doesn’t affect my life much, maybe only some expenses, I can't buy everything I would think necessary to buy, I have to plan it. But I have never been a big spender, rather saved money and I have always had a lot of savings, except now ((laughs))” (Brigitta, 24, F, HE, NCJ)

Coping strategies

The coping strategies with economic uncertainties were described in detail in the section of “Economic autonomy” in chapter “Job insecurity and autonomy”. Please refer back to the chapter to read about it.

Conclusions

The socio-economic effect of unemployment, precarious and temporary employment is by no means similar under all conditions. Depending on the availability and use of different coping strategies and the familial situation, interviewees suffer from the consequences of unemployment to differing extent: there are interviewees who because of their labour market situation and following financial distress feel deprived of many opportunities and others who despite being unemployed don’t feel deprived of anything. In addition to the available resources also the wishes of the interviewees may affect the feeling of being deprived or not. In our sample three groups of interviewees can be distinguished: interviewees with none or few experiences of deprivation, interviewees with some experiences of deprivation and interviews who feel deprived on many occasions.

About half of our interviewees have none or few experiences of deprivation. What distinguishes this group from the others is that they rely on the support from family: vast majority of them live with the parents, some with partner and they are financially supported by the family members. Living with family also means they don't have to cover the (full) cost of accommodation which makes it possible to manage with less income. Often such interviewees have never lived anywhere else and are therefore just at the start of the road to becoming independent. Most of the interviewees in this group are unemployed which implies as if is easy to manage in Estonia without a job. This however is not the case, as the coping of this group is actually mostly
granted by the support of the family. As will be described in the next paragraph, the people who are unemployed and are not so strongly linked to the parental family feel severely deprived.

About fifth of our interviewees feel deprived on many occasions. Similarly to the group not feeling deprived also most of them are unemployed. However, differently from the previously described group they live with partner or on their own, manage with their own income (and in some cases support from the partner) and very often have more than one children. This group gives the picture of what are the consequences of unemployment in case the person really has to manage on their own in case of the unemployment, relying on the support provided by the state. The familial situation is of importance as it is most difficult for interviewees who have children, but also for those who are single, unemployed and living separately from parents.

The rest of our interviewees feel deprived in some areas. Similarly to the group previously described they most often live with partner or on their own. Also their income is not heavily dependent on the family; mostly their income consists of personal income and support from the state. There are many interviewees in this group who work unofficially but also some who have a permanent full-time contract. Based on the experiences of deprivation of this group, it can be said that working unofficially or even having permanent full-time job protects the interviewees of socio-economic consequences to some extent, but not fully. They are more or less able to manage, but since they often, compared to the first group, have to pay for their living expenses themselves, some money is lacking still.

When looking at the ways people use to cope in case of unemployment or other types of precarious job arrangements, there is a large group of interviewees, especially the younger ones, who rely mostly on the support from family. It is also quite common to combine the families support with micro level coping strategies like managing own resources consciously so they last until the next income, and/or trying to earn extra income through unofficial employment. For these interviewees the support from family is usually a backup option in case of bigger difficulties. Using coping strategies provided by the state is not common for the interviewees (although many receive the unemployment allowance, it is not sufficient to grant decent standard of living, so for many it is not something to rely on34).

Coping without family support or the possibility to receive such support is not common. Some interviewees manage by working unofficially or receiving state support and controlling their expenses or dividing their income. These interviewees are often older and live independently from parents.

34 Unemployment allowance was 150 Euros per month in 2017
7. Social exclusion

Introduction

The aim of the following report is to construct a typology, according to potential risk of social exclusion and to identifying turning points in the biographies that can potentially account for exclusion.

The report concentrates on the following defining characteristics of social exclusion:

- Multidimensionality: in EXCEPT project, we concentrate on economic and social dimensions, but if needed also other dimensions can be brought in.

- Relationality: social exclusion encompasses relationship between individuals and society. Therefore, social exclusion involves not only the lack of fundamental resources (e.g. poverty and economic deprivation), but also the inability to fully participate in one’s own society.

- Context specificity: individuals may be socially excluded only with respect to the context and society in which they live. Social exclusion is a situated, socially embedded concept.

- Dynamic nature: it constitutes a process instead of a condition or an outcome. (Figgou & Unt, 2017).

Thus, in essence, social exclusion is understood as a multidimensional process of progressive social rupture, the cumulative disadvantages of labour market exclusion/insecurity, poverty and detachment from social relations and institutions and preventing them from full participation in the normal, normatively prescribed activities of the society in which they live (Silver, 2010).

Methodology/Procedure

The categorization of interviewees into three categories is largely derived from Gallie and Paugam (2004) as well as from Kieselbach (2004). It has been adapted though to the specific needs of EXCEPT project in order to put greater emphasis on life course and interrelationship of different social exclusion domains in order to detect cumulative character of disadvantage and possible compensatory mechanisms. Thus economic exclusion and social isolation are used as the central dimensions of social exclusion in addition to labour market insecurity.

The basic steps of categorization were: comparing between individual cases in terms of financial hardship and material deprivation, on the one hand, and social support/connectedness on the other, reconstructing the continuum into three groups of participants in terms of social exclusion risk and lastly fabricating the profile for each group. (Figgou & Unt, 2017)

The three groups are described as follows:

Type 1. ‘High risk of social exclusion’

Young people who experience at the same time labour market exclusion or risk of it (due to insecure job) and are risk in both of the key dimensions of social exclusion: economic exclusion (financial problems, economic hardship, material deprivation) and social isolation (lack or limited social connectedness in terms of lacking informal and formal social support; feels stigmatized, criticised)
Type 2. ‘Increased risk of social exclusion’

Young people who experience at the same time labour market exclusion or risk of it (due to insecure job) and are in addition at risk in at least one of the key dimensions: economic exclusion (financial problems, economic hardship, material deprivation) or social isolation (lack or limited social connectedness in terms of lacking informal and formal social support; feels stigmatized, criticized)

Type 3. ‘Low risk of Social Exclusion’

Long term unemployed or at insecure positions youth who are not excluded in terms of economic hardship or social isolation. (Figgou & Unt, 2017)

The following profile of each group describes educational and work pathways, informal support resources available, autonomy pathways, well-being and health and involvement in policy initiatives of each group. The description is illustrated with stories of youth belonging to the group.

High risk of social exclusion

The group at high risk of social exclusion consists of youth who experience at the same time labour market exclusion or risk of it and are at risk in both of the key dimensions of social exclusion: economic exclusion and social isolation. From the Estonian sample 12 young people, 6 women and 6 men, 7 aged 18 to 24 years and 5 25 and above, belong to this group. All women and one man in this group are parents. Three of them raise families with three and one with two children. The others are single men.

Educational path

The dominant feature of group is low education level: only lower secondary education or even not that. However, there are two exceptions: one interviewee has upper secondary and other vocational education.

The reasons for this lie mostly in the family background of the interviewees: bad relations within the family, divorce, alcoholism and/or poverty. This has led to dropping out of school because either the environment at home did not support studying or the young person started working. The decision to start working has been either because the young person needed to support themselves (because of being kicked out of or left the parental home) or felt obligated to alleviate the financial burden of parents.

Artur (27, M, LE, NCJ) comes from large family, which experienced financial difficulties. He started working already during the summer holidays when he was in lower secondary education to earn money for the school supplies. The relationship with parents has also been difficult and at some point, he moved out of the parental home to live with one of his brothers. During the summer before 9th grade, Artur found different odd jobs and concentrating on those, dropped out of school before acquiring lower secondary education.

Besides poor relations within the family (or maybe because of it), learning difficulties and anxiety have played a role why the young people have dropped out of education. For women having a baby at young age has been one important factor.
Interviewees who have dropped out of vocational education also mention that the chosen subject didn’t interest them. It seems that the choice of going to vocational education has been due to poor results in lower secondary education and not interest for the vocation itself.

Vladimir (25, M, ME, U), who graduated from lower secondary education with difficulties, went to study building in vocational school, because his parents told him he should learn a profession and no other school would take him. He says it does not interest him and the work experience as a builder made him understand that he doesn’t like the work either. He is unemployed.

Several interviewees have felt the need to continue their education later and entered vocational or upper secondary school for adults, some more than once. However, living independently (see the section on autonomy), studying and working or raising small children at the same time has proved to be difficult and none of them has been able to graduate. Some interviewees have given up the idea of ever reaching higher level of education, others have put the plan on hold and hope to continue some time in future when the children are bigger or the financial situation is more stable.

**Working path**

All the women in this group are on parental leave or taking care of small children at the time of the interview. The men are either working unofficially or unemployed.

The most dominant pattern in the work experience of this group is to have several short-term (sometimes also seasonal) unofficial low-qualified and low-paid jobs. Often in-between these experiences have been shorter or longer periods of unemployment. In case the job has not been temporary the contract has been ended voluntarily because of conflicts with colleagues, not being paid as agreed or for health reasons.

Mai (29, F, LE, U (parental leave)) has very little official work experience. Before the birth of her first child, she worked officially at a counter selling strawberries. As she became pregnant for the first time this job was not suitable for her anymore. Later (the last 8 years) she has occasionally worked unofficially as a babysitter and has one official work experience as teacher’s help in kindergarten, which she quit because of stress-related symptoms after 2 weeks.

There are also some interviewees, who have almost no work experience because soon after leaving school they had their first child and have been on parental leave since (sometimes with several children in row). The similar pattern in working path is visible also in the second group, but in the cases included in this group the risk of social exclusion is higher due to the familial situation: the women here are either single mothers or the current partner is also low-educated and unemployed.
Helenas (24, F, LE, U (parental leave)) only work experience is from the time she was in lower secondary education and worked unofficially as cleaner when she had time off from school. After dropping out of school she had three children and has been on parental leave most of the time. Now she feels anxious about going to work and is afraid no one will ever hire her because her lack of experience and education.

Another distinct pattern is the effect of criminal punishment upon the working career. Some men in this group have had longer, official and permanent contracts in either construction or production, but after being in jail are finding it hard to find a similar job. Therefore, they are doing unofficial short-term work instead. Debts also affect them to aim for unofficial work.

Kevin (24, M, LE, NCJ) started working when he was 16 and had permanent official jobs in construction. After being in prison he has found it hard to find a similar job and has worked unofficially and part-time. The latest jobs he has found through relatives and acquaintances since employers are reluctant to hire a man with criminal past.

In this group also geographical disadvantages become visible: interviewees living in areas of high unemployment find themselves more often in high risk of social exclusion. The opportunities are extra limited for those who live outside of county centres and do not have a car, being then only dependent on public transportation.

Vladimir (25, M, ME, U) lives in the border town of Estonia and Russia. Despite his vocational education in building, he says that in this area, he would be only paid minimum wage and he is not willing to work for that. As he has support from UIF, local municipality and his mom, he can have the same amount of money without working.

Informal support

The dominant pattern for this group is to have limited social connections because the relationship with parental family is bad and/or there are not many friends around to support the young person.

Many in this group is have bad relationship with parents, either now or in the past. Although some have found a way to reconnect with the parents, this has not led to a supportive relationship. Some have parents or siblings living in other countries, which furthermore increases their isolation. Still, even those, who do not have support from their parents, often have some other relative who helps them in case of need: brothers or sisters, partner’s parents etc.

Helena’s (24, F, LE, U (parental leave)) mom lives in Finland and sister in Australia. They support her with the occasional 20 to 100 Euros, but Helena feels she has to manage alone. She says that her parents have always said that when the child has left home she is on her own.
As mentioned earlier, the young people in this group often come from households which experience financial difficulties or unemployment. Even if the relationship within the family is good, the parents are not able to give significant financial help or help with contacts, which could be useful to find a job as they experience the same problems themselves.

There are however exceptions: some young men in this group have a good relationship with their parents and the parents are able to support them financially. They however lack social connections outside the immediate family. In two cases this is due to depression which has limited their connectedness with the outside world and one interviewee says most of his friends have left the (disadvantaged) area he lives in.

*Siim (24, M, ME, U) says he did not have many friends at school and after graduation suffered from depression for several years. He continued living with his grandparents and siblings. Recently he feels better and is trying to re-establish connections outside the family circle.*

Almost all interviewees in this group state they do not have many friends or the friends they had have become distant or moved away. Those, who say friends help them usually mean by forwarding job offers.

*Lotta (30, F, LE, U) describes how she used to be very social and had many friends, but lately when she has been unemployed, living at her parental home in the countryside, taking care of her stepbrothers three children, the friends she had have disappeared and she feels lonely.*

**Autonomy pathways**

There are different paths to housing autonomy within this group. Majority lives independently from their parents and have done so for a while (which is often due to the poor conditions or bad relationships within parental household). By the time of the interview, there were three different housing arrangements they had reached. Most often, they have moved out from parental home, but ended up living with other relatives or partner’s family. This is often due to the lack of resources, which does not enable them to rent or buy their own place. The one’s who rent are only able to thanks to subsidence benefit.

Two of the interviewees own their apartment. It has been bought to them with either inheritance or money the parents have accumulated and although the living conditions are not good, this gives a sense of security.

*Mai (29, F, LE, U (parental leave)) lives in one room apartment with her two children. Her stepfather made sure she would have a place to live after she moved out from parental home at 16 because a fight with her mom and arranged for the apartment to be bought to her for her grandmother’s inheritance. Although the apartment is very small, it enables Mai to manage with benefits she gets.*
Lastly, three young people live in their parental home. Two of them were the boys described above having good relationship with their family. However, in one case it can be said that the interviewee is trapped in intolerable conditions, but unable to move out because lack of money.

*Lotta (30, F, LE, U) lives in her parental home with her mom, stepfather and three children of her stepbrother who she takes care of. In past she has lived elsewhere, but has now moved back because she has almost no income. The stepfather is a drunk and smokes indoors, the relationships within the family are strained, as her mom is the sole breadwinner.*

The income of women in this group consists mostly of formal support (parental benefit and childcare allowance) and support provided by partner. Single moms manage only with formal support. For men it is usual that they have some kind of personal income in addition to formal support, from either unofficial employment or selling and buying things.

The interviewees in this group often do not consider themselves to be totally independent or adults, because the lack of financial resources to support themselves. However, some seem to have redefined the meaning of adulthood from being able to support themselves to being able to find other ways to cope (getting social support) and see themselves as adults because of that. Couple of boys, who still live at home, state that being an adult is nothing to be desired, as it is the “death of childhood" and in fact continue to live as children, despite their age in mid-twenties.

*Markus (24, M, LE, NCJ) lives with his uncle and his income consists of social support and the money he receives from non-contractual jobs now and then. He considers himself very independent because for example he knows where he can get free food.*

In this group of youth at high risk of social exclusion it is very hard to detect the signs of emerging adulthood. Most of them have had to start taking care of themselves quite early and there are no resources for exploring themselves and the world. Most often having a permanent stable job, renting or buying their own home etc. is a dream they crave to. There are some interviewees in this group who do not aim for official permanent job, but this is mostly due to other reasons like unofficial jobs being more profitable or avoiding paying debts.

**General health and well-being**

Half of the interviewees in this group have experienced mental health issues and couple have issues with physical health. There are some who have been diagnosed with depression, others feel anxiety. Being out of labour market has also affected their confidence level: interviewees feel insecure, especially in new situations like applying to a job or re-entering education. The UIF has referred several of them to see a psychologist and it has been a relief.

*Peep (25, M, LE, U) is not able to cope in stressful working environment, but is insistent that others would receive his criticism well. These characteristics in addition to lacking education have made it hard for him to find a job and keep it for longer period. He says it makes him feel depressed not having a job. At one point he was referred to psychiatrist from UIF, he still goes*
there and finds it helpful. Despite that, he is applying for disability because of his mental health issues.

Others who do not talk about being depressed still say that they feel frustrated because of unemployment or being at home with children: they would like to do something with their life and/or are not able to afford many things for themselves and their family.

Karina (23, F, LE, U) left the parental home already when 14 but feels she has been stuck in one place since then. She had a child at young age and has not been able to find a job later. She describes her situation as “standstill” and it makes her feel frustrated.

However, there are couple of interviewees who say they feel well. One of them is a young girl on parental leave who feels secure until the end of parental benefit. The other is a young man who thinks he has found the best solution to support himself with benefits and support from mother.

Despite their current issues, majority of the young people in this group express optimism about the future: life just has to get better. Their main hopes are invested in finding a job, which will improve all aspects of their life. To start with, they are ready to settle for almost any job, but see themselves finding better jobs later. Most also plan to continue their education when possible. Another visible pattern is the hope of moving abroad where the grass is greener.

There are however, couple of interviewees who express fear when thinking about future or have waved on making any plans for the future to avoid disappointment.

The difference between the optimists and pessimists seems to lie in their previous experience: long-term unemployed and those who have unsuccessfully tried to enter labour market before are more pessimistic as those who have little labour market experience are optimistic.

**Involvement in policy initiatives**

All people in this group, except one, are now or have in past been registered at the UIF as unemployed. As a pattern, they have had several unemployment spells and/or long periods of unemployment when they have registered themselves. The ones who are not currently registered, but have been in the past, are women who are on parental leave. Being on parental leave grants them income and health insurance which makes being registered at UIF pointless. One interviewee is not registered at the UIF because he has lost his ID and without it is not possible to register. Otherwise, he would do it.

The motivation to register at the UIF has been different. The unemployment allowance has been one part of the motivation for those who have been eligible, but by the time of the interview the period of this benefit has ended for all of them. Another motivation has been the fact that when registered at the UIF the person has health insurance. Lastly, some have been sent to UIF by social workers. Most of the interviewees describe their experiences with the counselling at UIF positively. However, despite the overall positive experience, most of the young people in this group are on the opinion that there is not much hope finding a job through the UIF.
Lotta (30, F, LE, U) has been registered at UIF twice; currently it has been half a year. She does not receive unemployment insurance benefit nor unemployment allowance, as her last official job was too short to qualify for that. However, she deems it very important to have medical insurance. She has several problems with her health and would not be able to pay for her medical expenses otherwise. In addition, Lotta has a very good relationship with her current case officer and she is thankful for the psychological support she is receiving.

Half of the interviewees in this group have gone through some educational courses (for example laying tiles, cleaning services, handicraft, babysitting etc.), which were provided by the UIF. Couple more interviewees have been offered such courses, but could not participate because of childcare issues or starting a job. The interviewees are very interested in such courses as they hope these can compensate for the lack of education, but often don’t have a specific course (or future career) in mind. The case officers have offered them some opportunities taking into account their profile and interviewees have taken the course, because “It can’t hurt”. All of them say they are satisfied with the course, but it has not helped them to find a job.

The interviewees mention also some other type of courses and services which they have received from UIF for example career counselling, labour market training (incl. writing a CV), work practice, course for long-term unemployed, short-term internship and volunteer work. Generally, the evaluations to these services are positive (except the labour market training, which some consider too basic) and there have been positive effects on well-being, but none of the measures has helped the interviewees to find a job.

Siim (24, M, ME, U) has been registered at the UIF since he graduated from upper secondary education 3 years ago. At the time of the interview, he was participating in a work exercise for long-term unemployed where the people were taught how to look for a job and could share their experiences. Siim was very satisfied with the opportunity to communicate with people outside his circle of family and felt it helped to cope with loneliness and depression.

As mentioned earlier in the paragraph about health and well-being, mental health issues are quite common in this group of interviewees. The UIF has referred some interviewees to psychologists or psychiatrists’ services and it is considered very positive and substantial help by the interviewees. In addition to that, although there are negative experiences with case officers also for some interviewees going to the UIF and discussing their issues with the case manager is a therapeutic experience improving their well-being.

Peep (25, M, LE, U) has had only short-term jobs since he returned from UK to Estonia 7 years ago. In between those jobs, he has been registered at the UIF. The unemployment has led to depression and at one point; he was referred to a consultation of a psychologist through. He has gone there regularly and finds it very helpful. The case officer at UIF is now helping him to apply for disability for mental health issues.

Involvement in policy initiatives outside the UIF are not common. Some interviewees have been in contact with the local social worker and receive subsistence benefit. However, since eligibility
to receive the benefit is linked to the total income of all household members, youth living with parents or a partner with stable income are not eligible to receive it. Those receiving the benefit complain about the bureaucracy involved. Some interviewees also receive disability benefit, which however is small and does not have significant effect on their financial coping.

Helena (24, F, LE, U (parental leave)) has three small children and is living with the father of the youngest who is also unemployed. The social services cover for about half of her rent and utility bills. She is not pleased with the way the benefit is calculated because every sum of money she receives on her bank account is considered income and the amount of support is reduced. She also thinks that getting the subsistence benefit is the reason why the child welfare is keeping an eye on the family and dislikes being controlled by them.

There are couple of examples of participating in programs for unemployed provided by NGO-s, but this seems to be an exception, as such programs are not very common in Estonia.

Increased risk of social exclusion

The second group in increased risk of social exclusion consists of youth who experience at the same time labour market exclusion or risk of it and are risk in one of the key dimensions of social exclusion: economic exclusion or social isolation. In the case of Estonian sample, the vast majority of the people in this group experience economic exclusion and only two face social isolation.

There are 20 interviewees, 12 women and 8 men, 6 aged 18 to 24 and 14 25 to 30 years in this group. About half of the interviewees have children: five have one child, three have two and one has three children. None of them are single parents.

Educational path

The educational levels of interviewees in this group are from one to the other end of the spectrum: three have education level below lower secondary, eight interviewees have lower secondary education, five have upper secondary or vocational education and four have higher education.

Among the interviewees with less than lower secondary education two had repeated a class during their studies and reached the end of compulsory education (17 years of age) when in 9th grade. One of them dropped out herself, because she did not like going to school and had problems at home, the other was kicked out because absenteeism. The third interviewee was at the time living in Spain and dropped out because he wanted to start adult life. Also, his parents weren't there at the time to advise him. All three interviewees regret dropping out of school and see the disadvantages of having so low educational level on labour market. They think about continuing the education, but familial obligations (two of the interviewees have children) and need to support oneself make it difficult.

Jaano (27, M, LE, U) was left to repeat a class in lower secondary education. When in 9th grade he became 17 years old (end of compulsory education) and was kicked out of school because absenteeism (he says his grades were fine). He tried to graduate next year in evening school,
but did not succeed. He sees that having such low level of education is an obstacle for him in labour market. In future, he hopes to graduate while working at the same time.

Among the women in the group who have acquired lower secondary education, having a child has been a decisive moment when the educational path has been broken. The three women play with the idea of continuing their education at some point, but in their current situation they do not see possibilities for that, as taking care for children and improving the financial situation of the family is a priority.

Aveli (27, F, LE, PE) dropped out of 9th grade because she got pregnant and was too embarrassed to go to school. She managed to finish lower secondary education 2 years later just before her second child was born. She thinks that some time in future she will continue her education but has no concrete plans, now the family’s financial well-being is the main concern.

The men in this group have different stories. Three of them have dropped out from either upper secondary or vocational education because financial or personal problems. Two of them have weaved on the idea of graduating because they see no need or no possibilities (because having to support oneself), one, who was really close to graduation would like to do it but the study program has changed and it isn’t possible anymore (without taking many extra courses). One interviewee had hard time acquiring lower secondary education and has no plans on continuing. Another dropped out already in 7th grade and continued education until 11th grade and 1.5 years of vocational studies while being incarcerated. He dropped out because he was freed from prison. He says he has thought of continuing, but now being a family man and 30 years old, the right time has passed.

Deniss (28, M, LE, NCJ) had hard time getting ahead in school in lower secondary education because his mom was sick and could not work so he had to start working already when 14. He managed to graduate and started studies in carpentry in vocational school, but dropped out in the third year because his mom died and he had to start support himself fully. He has thought of completing his studies or getting upper secondary education, but says he does not have time to study because has to support himself.

The educational path of interviewees who have acquired either upper secondary or vocational education has been rather smooth. Three young people have tried continuing their studies to the university, but dropped out because they did not like the profession or were not accepted to the desired program. They don’t plan to continue in formal education rather take courses or learn through practical experience. Two women in this group have had breaks in their educational path because of having children and plan to acquire university education when children are older.

Nora (24, F, ME, PE (part-time)) did not know what she would like to study so she decided to work for a year after upper secondary education. Then she started studying economics and
entrepreneurship, however 1.5 years later she felt that this was not for her. The following fall she started studies in IT, but by spring had understood this also was not what she wanted to do. Then she tried to start studying public relations, but was not accepted. She does not plan to go to university again as she feels she needs rather experiences not education to be good at what she would like to do (project management and organizing events).

Three of the university graduates have acquired this level of education smoothly without breaks one had breaks because of having children. Two of them are now considering learning something different either because new interests or health issues, which do not allow pursuing a career in the field previously chosen.

Reena’s (27, F, HE, U) educational path has been one straight line from upper secondary education to master’s degree last year. She had considered continuing her education on PhD-level, but now would prefer working to studies.

Working path

Over half of the members of the group are currently unemployed (12), four work unofficially, three officially and one is on parental leave.

There are three different patterns of working path almost equally present in the group of increased risk of social exclusion: (almost) without working experience, many different low paid and low skilled jobs, stable career path.

About third of the interviewees in this group have no working experience or it is limited to seasonal or short term work for example during school holidays. This pattern is characteristic of mothers and not connected with their educational background. These interviewees had their first child before entering the labour market. Therefore, their work experience remains to the time of the studies. Several of them have more than one children and they have experienced a cycle of parental leave-unemployment-parental leave again. Similar pattern was present in the group of increased risk, but for these interviewees the social network of partner and parents is stronger (see also the part about informal support). They also have in general higher education level which will probably make the transfer to labour market easier compared to the mothers in the high risk group.

Tuuli (27, F, ME, U), a mother of two, has never had an employment contract. Her work experience is limited to seasonal work (for example picking strawberries), the internship she has done during her studies, work rehearsal organized by UIF and temporary work at a company of a friend. She was registered as unemployed before the birth of her second child and has registered again now, when the child is ready to go to kindergarten.

In addition to the women with children, there are two men without almost any working experience. Neither of them is interested in finding official employment and currently they earn by buying and selling cars and car parts. The reasons for this are different. One of them just does not want to work and has found ways to managing otherwise, the other has enormous debts, which would be deducted from his official income if he had any.
Nikita (30, M, LE, NCJ) has never worked officially. He dropped out of school in 7th grade and got involved in crime. He was in and out of jail for 13 years. As a part of his sentence, he has a claim of 4.5 million set against him. Because of that, he says it is impossible for him to work officially: everything he earns above the minimum wage would be taken from him to cover the debt.

Another third of the interviewees in the increased risk of social exclusion group have many different, short term, often unofficial work experience. The jobs have been rather simple, requiring little training: working in cafeterias, shops, car wash, warehouses, factories or doing simpler jobs in construction. As the working conditions and pay have not been motivating, the interviewees have switched jobs in search for something better, however often ending up in the same type of employment. The ones who have more significant informal support have in some cases had periods of unemployment in-between the jobs, but a more common pattern seems to be fast movement from one job to another to support oneself.

All the men in this group have worked for shorter or longer periods in construction. The work has very often been unofficial. They have also worked abroad, in Finland, to earn more, but still unofficially. Other options have been factories, warehouses, but also service sector.

Aleksandr (27, M, ME, NCJ) started working during high school summer holidays in ice-cream factory. After graduation, he worked for 1 year unofficially in construction in Estonia, then for 2 years in Finland (also unofficially). During breaks between jobs in Finland, he tried to find a job in Estonia, but the positions offered were also unofficial but less profitable. After returning from Finland the last time Aleksandr did not try to find a job straight away since he had raised some money. Later he registered himself at the UIF, but at the same time started to do construction work unofficially. He is sure he will always find something to do.

For the women in this group working in service sector is a common denominator. Other experiences are for example from warehouses, factories or working unofficially as a babysitter.

Aveli (27, F, LE, PE) first started working after her second child was three and had many different short-term job after another. The same pattern repeated after she returned from parental leave with her third child. She has worked in dry cleaners, as a cook, in a cafeteria, in a car wash, as a babysitter, in a shop and in a warehouse. All her contracts have been permanent but she has left them on her own initiative because she wanted to find something better. She is very optimistic about the possibilities of finding work.

Lastly, five interviewees in this group have had rather steady career start (permanent jobs in consistent fields). For three of them the path has been interrupted because of an injury or illness which made for a while (or permanently) impossible to carry on at their previous position. This has led to unemployment, which they hope to overcome after healing or changing profession.
Tiia (27, F, HE, U) was hired to be a cook after the apprenticeship she had in the vocational school. She really liked the job, but had to give it up because of her deteriorating health: the work was organized in 12-hour shifts and the employer was not ready to give her shorter shifts to take into account her problems with ligaments. Now she has been unemployed for 6 months and is thinking about continuing her education in a different field.

The remaining two interviewees are unemployed either because the end of temporary job or quitting a job because poor working conditions.

Informal support

The vast majority of this group of increased social exclusion risk has support from parents (emotional, instrumental and in many cases also financial), partner to share the everyday burdens and also broader social network of friends who help mostly with providing information about available positions, but in some cases also provide financial support. Over half of these interviewees also currently live with a family member (see more under autonomy pathways).

Elisabet (25, F, LE, U (parental leave)) is supported by her partner, family and friends. Her sister and friends are source of emotional support and advice. Her family has also helped her when some of the children needs babysitting and Elisabet hopes that her mother will help to babysit her youngest child if she finds a job. Elisabet has gotten financial help from her mother, sister and grandparents.

Four interviewees in this group describe relationship that is more difficult with the parental family. The problems have begun in their teens already when the parents were alcoholics, there were conflicts within the family or there has not been pleasant atmosphere at home. In one case the interviewee lost the parents when a teenager.

Danilii’s (22, M, LE, NCJ) parents have split up and he does not talk about his mom at all. He says the relationships within the family were not good and he did not feel comfortable at home. When he was in 8th grade, he moved to Spain with his father, stepmother and her daughter. Couple of years later his father returned to Estonia and the stepmother soon followed leaving Danilii, at the age of 16, to live alone in Spain. Soon he dropped out of school and the family did not try to do anything about it. Later, when Danilii returned to Estonia, he had some help (money for plane ticket and a place to stay when he arrives) from his brother and father, but after that has not had much to do with them. Friends are vital resource for Danilii for finding work.

Two of the interviewees have siblings and other family members besides parents, who support them in case there is need; two seem quite lonely and have no real support or relationship with the family. In all these cases, the support from partner and friends has become more important compared to the rest of the group who find the main support from familial network. Having this support from siblings, partner and friends is what differs these interviewees from similar cases in high risk group.
Stella (25, F, LE, U) was still in school when she moved out of the parental home to live with her older sister. She describes the conditions at her parental home as very bad (little room, alcoholism). Also now, her sisters are besides her partner and his family her main support. She also mentions friends who can help with information about vacant jobs.

**Autonomy pathways**

A bit over half of the interviewees in this group live in a separate household from parents. However, half of them received support from the family (for example providing a vacant living space for cheap price; help with getting a loan; getting an inheritance) to reach this level of housing autonomy.

*Nor [24, F, ME, PE (part-time)] moved out for the first time when she started her studies in university away from home. After dropping out she returned to her parental home. For a while, also her boyfriend at that time lived there. Nora says the apartment was too crowded and mom wanted some peace and quiet so they started to look for a place of their own. Since it is in some cases more expensive to rent an apartment compared to buying one the family decided to buy it for her.*

The rest of the members of the group of increased risk of social exclusion live in the parental household. Some have lived elsewhere meanwhile, and returned because of financial problems others have never moved out. The feelings about this arrangement are different. Some interviewees feel quite comfortable and are in no hurry to leave others (more often those who have in the meanwhile lived elsewhere) see living with the parents as loss of autonomy.

*Aleksandr (27, M, ME, NCJ) lives with his parents and brother in their 3-room apartment. He says their living conditions are normal and there is enough room for everybody. He pays monthly to his mom a small sum of money and thinks it is much more reasonable compared to paying to some stranger for rented apartment.*

*Reena (27, F, HE, U) and her partner live in Reena’s parental home where they use one floor of the house. She has lived there all her life except the university years when she was in another town. They would prefer to live separately but currently living in Reena’s parental house is a possibility to avoid further financial problems caused by her unemployment.*

If not taking into account the cost of accommodation and in some cases food the interviewees who live with parents share with them, none of the people in this group are financially dependent on their parents (although asking money from parents is often considered as a back-up solution in case of bigger financial trouble). The income sources of this group are various and in most cases combined.

Most of the interviewees receive some type of benefits: parental benefit, unemployment allowance, disability benefits or social support (or their combinations). However, managing only with benefits is rare: for three interviewees the unemployment allowance is the only income.
Two of them live with parents and thanks to that can manage. One lives separately and her case show that depending only on benefits leads to big financial distress.

Annikas (28, F, HE, U) financial situation is very difficult, as she has not found a stable job with decent salary. She has been struggling a lot and has seen times of shortage or even poverty. Now, her only income is unemployment allowance so she is unable to rent a place to live and is staying on a couch of a friend. She also saves money on food and medical services.

For many interviewees the additional support is still from family circle, but from husband or partner, not parents. This enables them to manage the times of less income, but makes them still dependent and does not grant a comfortable life.

Maris (30, F, HE, U) husband is the main breadwinner in the household. Maris own income consists only of unemployment allowance and childcare allowance. She keeps very tight family budget saving money on everything that is not absolute necessity. This has enabled the family to raise money for down payment of a mortgage, but also has led to some loss of social connections with friends.

About half of the interviewees in this group have some amount of personal income, either from official or unofficial work. Some combine this with the benefits for example work unofficially while receiving unemployment allowance. For many the income is small and/or inconsistent, which makes them financially vulnerable.

Daniil (22, M, LE, NCJ) has had many unofficial jobs, but also some official ones, which he values because of the feeling of security they created. Not feeling financially secure gives him stress. The instability of the income has also influenced his housing situation: during the times of stable income, he has rented an apartment, but given it up when instability hits. Now he is living with a friend to raise money to go abroad.

The majority of the group feels they are rather or totally independent. The ones who say they are very independent tend to live separately from parents, with their own family. The feelings of independence are lessened when the person lacks financial stability. The interviewees who do not feel independent give different seasons for example: not having the responsibilities of an adult, living with parents, not being financially independent.

Tuuli (27, F, ME, U) lives with her husband and two children in an apartment belonging to her mother-in-law who currently lives abroad. For Tuuli independence means not depending on the parents and taking care of children. She feels that together with her husband, they are independent, but the feeling would be stronger if they had their own home.
General health and well-being

About half of the interviews in this group have suffered health problems, which have affected their educational or working path. Half of them describe problems with mental and half with physical health. The problems with mental health have most often been related to personal relationships. By the time of the interview, these problems had been overcome, often with professional help. There were also couple of interviewees who complained about stress, anxiety and depression because of being unemployed.

Andry (21, M, LE, U) had issues with mental health when he was in 11th grade. He says it was because of “personal reasons” and does not explain. He says he did not care about anything and the final drop was a failed math test. After that, he for some time just stayed at home and did nothing. His education was left unfinished because of that episode and he does not plan to continue.

Illnesses or physical injuries have made several interviewees quit a job they had and in some cases reconsider the whole career choice. Not in all cases, but often these health problems have been related to the type of job the interviewees have had: lifting heavy objects in construction or factory have caused back injuries, working in cold conditions have caused cold and complications that are more serious. This is a risk factor also for the future, as the less-educated interviewees most probably will have to continue in similar fields demanding physical work. There are couple of interviewees in this group who have been declared disabled, but in most cases, this is not an obstacle of participating in labour market.

Tiias (27, F, HE, U) health problems started suddenly and severely. She has some kind of condition affecting her ligaments. She was trained as a cook and liked it a lot, but since the employer was not ready to accommodate to her need for shorter shifts she had to quit. She has gone to several surgeries and been declared disabled. Now she is planning to learn a new profession where the work is less physically demanding.

Half of the group can be described as carefully optimistic about their future; the others express insecurity or fear about the long-term perspective. Fear of not finding a job or losing one in future are the main reasons for concern. Interviewees also express the worry of not finding a job they like. Longer periods of unemployment, many unanswered applications and past full of different short-term work experiences strengthen these insecurities.

Annika (28, F, HE, U) has experiences work-related insecurities for years. There are no permanent positions in her field (art) so she has done various jobs mostly in service sector to support herself. She has accepted the fact that in her field she will not be wealthy and has downsized her dreams to that perception. Now, she has been unemployed for couple of months and searching for a job really intensely. Despite that, she has not gotten much feedback and is beginning to lose hope.
Half of the interviewees have quite clear plans for their nearer and further future relating to education, work and family formation. The ones in financial difficulties talk about postponing having children until they feel secure enough. The others have taken the attitude of not making very clear plans, either for the nearer future or in long-term. There are also interviewees who have many dreams, but no plans how to get there.

*Elisabet (25, F, LE, U (parental leave)) has almost no work experience and is trying now to enter labour market after being on parental leave with her three children. She dreams of building a career for herself, for example working herself up from a clerk to store manager. She also dreams about a job as a veterinarian or just tending to animals or sales representative, which she even calls an obsession.*

**Involvement in policy initiatives**

The vast majority of interviewees are currently registered at the UIF. For six of them this is the second time to register themselves. It seems that for this group registering at UIF when being unemployed is the thing to do, they do not contemplate much over the reasons. When asked, they mention health insurance as important factor, but are also very interested in courses the UIF has to offer. Most of them are due to their previous work experience or being on parental leave, eligible for unemployment allowance. Is not directly expressed that the benefit is the reason to register, but as described above in the section about autonomy, it is important part of their personal income.

However, finding a job through UIF, which could be considered the main objective of this institution, does not seem realistic to most of the interviewees. The general opinion is that job offers mediated through UIF are “the type of jobs no-one wants to do”. They have also experienced that job offers forwarded by the UIF are not tailored to their needs (people who have no personal transportation are offered jobs in places they cannot reach by public transportation) or their familial obligations are not taken into account (for example offering shift work to people who have to take care of small children).

*Kaidi (22, F, ME, U) registered at the UIF after coming back from parental leave with her first child. She hoped to receive career counselling and job ads through the UIF. She has received many job ads from her councillor at the UIF, but those were sent randomly, as some of the offers sent were outside of Tallinn and she has no personal transportation to get there.*

Most of those who have not been registered say they have not needed it because they have managed to find work themselves and there have been no long periods of unemployment. In one case the decision not to register can also be because lack of information and negative experience of acquaintances. One interviewee would very much like to register, but cannot because of being the legal owner of two companies.

*Daniil (22, M, LE, NCJ) has not registered himself at the UIF despite the fact that he has had quite unstable working career. He knows that UIF exists, but has heard negative things about it.*
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and feels they have nothing to offer him. After talking a bit about different measures of UIF during the interview Daniil says that now that he has more information he would probably turn to UIF when he is in a difficult situation next time.

Majority of the people who have registered themselves at the UIF are positive or neutral about their experience there, the evaluations to different measures vary and are described below. The ones, who are not satisfied, often describe how going to the UIF has not helped them in any way, the communication with case manager has been unpleasant or the case manager has changed very often.

Annika (28, F, HE, U) has been registered at the UIF for 4 months. She says that UIF mainly offers financial help; she herself has found the opportunities for voluntary work and work practice and asked for financial help based on that. Annika feels the need for more emotional support from the case manager and suggests they should have more training in psychology. Also, the fact that she has had different case manager (because of illnesses, vacations etc.) in every meeting has not helped building a trusting relationship.

About half of the interviewees have participated in different type of labour market training or career counselling, in one case also a course for the long-term unemployed. The evaluation towards these courses is neutral or negative; the interviewees feel they did not find out much more they knew before already. The career counselling has not also helped them to make up their mind what they want to study or where they want to work. It can be said that these measures have not had any significant impact on their working life.

Andry (21, M, LE, U) is quite well aware of the different possibilities the UIF offers, but his main problem is that he does not know what he wants to do. He has gone through career counselling, but says it did not help him. He has also participated in meetings with employers, but proposes that the opportunity to go to companies and see how the work is done there would maybe help him. He has not asked for any courses, because again, he does not know what he wants to do.

Also about half of the interviewees talk about the more substantial professional courses the UIF offers. Many express the wish to participate in such courses in hope that this will help them to find a job. However, again about half of them talking about courses have been denied participation because they have been unable to prove how going through the course will enable them to find a job or because there are enough specialists on the labour market already.

The ones who have gone to courses consider them generally useful, but none of them has found a job after acquiring these new skills.

Deniss (28, M, LE, NCJ) feels UIF is reluctant to provide courses. Despite this, he has gone to several. When he was unemployed for the first time, he received a course in carpentry after requesting it several times. When registered the second time he received a course in how to drive a fork truck. He was not at all pleased with the course because it was promised that he
would have 85 hours of practice, but in reality only had two, because the truck was used in the usual work of the warehouse all the time. Despite the lack of practice, Deniss passed the exam and got the license.

There are some measures of UIF, which are much less used by the interviewees. For example, one interviewee has done volunteer work and two more have considered it. The interviewee who has experience with volunteer work says that she asked for it herself and found the opportunities, which gives the impression this is not widely introduced to the unemployed. In addition, three interviewees have done an internship through the UIF, but despite their hopes, none of them was hired, as there were no real vacancies in the places, they did their internship.

Tuuli (27, F, ME, U) participated in a work exercise organized by the UIF at a local shop. She hoped to find a job through that and did it, but later it became clear that there were actually no vacancies; she was just replacing people on vacation.

Lastly, three men in the group have gone to courses to receive the papers needed to work officially in construction in Finland. This can be considered a successful measure, as two of them have potential workplaces on the horizon.

Jaano (27, M, LE, U) went through a course to apply for a Green Card (a certificate needed to work in construction in Finland). He has also received a job offer there through an acquaintance who recently started working in Finland and is considering taking it. He would be happier to work in Estonia to be with his wife and two children, but has not had as good offers as the one in Finland so he is considering it.

There is one experience with a measure outside the UIF. One girl participated in a program Tugila, meant for NEET youth and organized by the local youth centre. She has very positive experiences with the program and as she has decided for a new profession through this program, it can be considered successful.

Tiia (27, F, HE, U) has to make a career change because of health issues. She was referred to a program Tugila coordinated by the local youth centre, which organized a meeting with the bioanalyst at the local hospital. Now Tiia is thinking of studying the same thing and feels positively surprised by the opportunities this program has provided her.

Low risk of social exclusion

The third group in increased risk of social exclusion consists of youth who experience labour market exclusion or risk of it but are not at risk of economic exclusion or social isolation.

In the Estonian case this group consists of 21 interviewees, 10 women and 11 men, 10 aged 18 to 24 years and 11 25 to 30 years. Only two of the interviewees in this group have children.
Educational path

The dominant pattern in this group is either to have higher education or having studied in university without graduating (yet). The other usual pattern in this group is to have accomplished upper secondary education and now being on gap year, before entering university. However, as an exception, two interviewees only have lower secondary education.

Eeva (21, F, LE, NCJ) graduated from lower secondary education in her domicile, a smaller settlement not far from Tallinn. She chose an upper secondary school further away from home, which is known for its high standards on study outcomes. She only finished 10th grade there and then dropped out to go to a vocational school to study to be a florist, thinking maybe this was more suited to her. After a year, she dropped out of that school also, because as she says the school was so far away from home and she started thinking maybe having an upper secondary education would be better in terms of her plans. Then she enrolled in upper secondary school for adults, but the studies have not advanced much there.

For most, the educational path has been smooth without pauses or failures. Thanks to the support from the family and/or their own determination, the interviewees in this group have moved from one educational institution to another without much problems.

Birgitta (24, F, HE, NCJ) graduated from upper secondary education without problems and continued in university the following autumn. She completed her bachelor studies on time and currently does not plan to continue on master’s level.

There are however some exceptions where acquiring the current level of education has not been without trouble. Most often, the problems have been during upper secondary education. In all cases except one, these interviewees have found the requirements of upper secondary education too high (or in one case too low). One interviewee dropped out because of familial problems, which forced him to start working and support himself. Most of them have found ways to continue their education in either upper secondary school for adults or vocational education and some have moved further to university.

Mati (27, M, ME, U) dropped out from upper secondary education because he found some subjects too hard. He entered vocational school the next year and acquired a profession in the field of IT. Then he continued in the same field at the level of tertiary education but dropped out just before defending his thesis.

As noted before large proportion of interviewees, especially those belonging to the older age group have been to university. About half of them have graduated with success; others have dropped out for different reasons, usually towards the end of their studies. In couple of cases, it has been due to work: having to support oneself or just because the job offers seemed more interesting compared to studies. Some have had trouble writing their thesis and dropped out because of that. Lastly, for some interviewees there have been familial events, such as having a
child or moving with the partner to a different town. Most of them see themselves graduating some point in future.

Toivo (28, M, ME, NCJ) started university learning economics, but changed subject after one year to journalism, as he had understood the initial choice was not right for him. He had the support of his parents during the studies so he need not to work, but received offers he deemed interesting and worked anyway. Shortly before graduating, he dropped out because work had become the priority over studies. In future he would like to acquire higher education, but is not sure if he will finish his unfinished studies or choose something different corresponding to his current interests.

The interviewees with upper secondary education in this group tend to be younger and often have just graduated in the last year. Some have a very clear plan of what they are going to study, others are puzzled by the question what they should study so they are waiting until this realization comes to them.

Tarmo (21, M, ME, U) graduated from upper secondary education last spring. He says it was already hard for him in high school so he is not aiming for university. The following autumn he entered vocational school to be a cook, but after the first internship understood that, this work is not for him, so he dropped out. After that, he has looked through the programs vocational schools offer, but has not yet found anything that interests him.

Working path

Over half of the interviewees in this group are currently unemployed (13 people), five work unofficially, two work officially, but part time, and one is on parental leave.

The most prominent pattern of work experience is to have work experiences related to the field of study or to have otherwise consistent career path. This pattern covers about half of the interviewees in this group who are besides their similarities in career path also more often older and with higher education.

Most of these interviewees started with short-term work during school holidays or when in university and moved to more stable jobs without much trouble. Some of the interviewees have in past experienced unemployment (for example after graduation), but the periods have not been long, mostly lasting only couple of months.

Maia (26, F, HE, U) studied gardening firstly acquiring applied higher education and then bachelor’s degree. Her study programs foresaw internships so for the summers she worked in different companies in her field usually staying for longer periods than the school required. The employers were pleased with her work, but in autumn, she quit these jobs to concentrate again on her studies. After graduating, she was unemployed for 4 months and then found a position, which according to the description matched her education very well. However, as it turned out, the actual work assignments were quite different so Maia quit 8 months later. Now she has been looking for a job for one month.
The end of last employment contract has been of different reasons. Couple of interviewees ended their last contract because of familial reason: having a child or moving. One interviewee had an accident, which made it impossible to continue at the job. Some interviewees have had conflicts at work, been fired or left on their own account. The current unemployment of these interviewees has lasted 6 months the longest, but most of them have been unemployed only for couple of months. They are not just looking for any job, but a job, which would match their interests and acquired education. Majority of them wishes to continue in the same area as they have worked before. This has in some cases made the job search longer, as they choose which positions to apply for.

Ott (28, M, HE, U) started working in road construction already when he was in his teens. During the time he was in university he created a start-up business, which did not succeed. He has also worked in different factories in medium range positions for short periods, but left because of lack of development perspective on his own account. His last job ended with him being fired, because he had a conflict with the management about the development of the factory. Now he has been unemployed for about three months and is actively contacting companies, which interest him.

Despite the current uncertainties in their labour market situation, this group sees their future optimistically. In fact, half of them have already found a new employer and are expecting to start working again soon.

Toivo (28, M, ME, NCJ) who has years of experience in sales and event management, was fired from his last job unexpectedly half a year ago. Since then he has been exploring different opportunities and trying to improve his position on labour market. For example, he took part in an entrepreneurship course to find out if he could make a business out of beekeeping, what he does as a hobby, took classes in Russian language and read a lot. At the same time, he contacted companies and applied for jobs. Now he is close to signing a contract with an event management company.

There is another smaller group of interviewees among the youth in low risk of social exclusion, who have work experiences from different fields, not corresponding to their acquired education. Similarly to the group previously described, they have started to do some kind of work already when in education, but have not (yet) moved on to more stable jobs as the previous group. It seems that for this small group this might also not be the goal, as all of them talk about starting their own business. Otherwise their pathways have been similar to the one previously described with very few and short periods of unemployment if any.

Sergei’s (26, M, HE, PE (part-time)) first employment experience is selling books in the US, which he started during his studies and has done six summers now. Also during his studies, he worked for an IT company for short period, and then started as a waiter in a restaurant for 9 months. During the same time, he also occasionally worked as a promoter for a marketing
company organizing tastings and product presentations. He has also started his own business in the field of photo-design. Sergei does not worry about his situation on labour market and sees his future in IT entrepreneurship.

The other typical case in this group of youth under low risk of social exclusion are interviewees who are fresh out of upper secondary education and therefore don’t have any work experience or have done only some odd jobs during school holidays. They are all in their late teens or early twenties, continuing their life as it was when they were in high school. Despite the fact that by the time of the interview most of them had been out of education for over half a year none of them define themselves as unemployed. Rather they see themselves as taking a break before entering the next phase of their life. Most of them plan entering education in autumn.

Madis (22, M, ME, U) graduated from upper secondary education 2 years ago, then he went through the obligatory military service (about 1 year). He wanted to have some time to consider what to study in university and has now decided he will start studying forestry. In the meanwhile, he would have liked to work, but could not find a job. He assumes it was because he was honest about his intentions of it only being a temporary job and employers were not interested in a temporary worker.

Informal support

Nearly all interviewees in this group have the full support of their family of origin. The relationships within the families are good; interviewees have also gotten labour market related advice, and forwarded job offers from the family network. Couple of interviewees have parents who own their own business where they could start working if they wanted to. Most state that if needed, they would also receive financial help but try to manage on their own.

Sigrid (26, F, ME, U) values the support from her parental family very highly. She describes the emotional support and the advice her parents have given her. For example, taught her how to manage money or do renovations at home, also helped her when she needed to take important decisions. Now, when her financial situation is difficult, her parents give her a monthly allowance of 100 Euros to make it easier for her. Besides her parents, she also has the support of her boyfriend, who has taken over most of the living expenses, and friends, who send her job offers.

As will be seen in the next paragraph about autonomy, about half of the interviewees in this group still live with their parental family and are supported by them the same way as when they were still in high school.

Jasper (20, M, ME, U) graduated from upper secondary education 1 year ago. He is a sportsman so he took a gap year to have more time for trainings. He is living at his parental home alone, since his mom is working in the capital and brother is in the army. His parents give him money for the food and pay for the apartment, but the mother also comes home for weekends and buys food for the coming week, so much of the money given to Jasper is left
Also almost all interviewees mention friends as a source of support. Most usually, friends forward interesting job offers if they see any or give advice. Financial help is not received from the friends.

There are couple of exceptions in this group. There are two interviewees, whose relationship with the parental family has not been good and the parental household has lacked financial means. Both of these people have however formed a partnership and get the support they lacked before now from the partner’s family.

Viktor (18, M, LE, U) lived in rough conditions, his mom had many children from young age and the stepfathers changed often. He describes being invisible when he lived at home. Viktor now lives with his girlfriend at her parents’ house. The girlfriend’s family provides him food, accommodation, economical and emotional support and after an episode of depression, Viktor is now feeling great thanks to the home he has found.

Lastly, two single men in their late twenties in this group are independent from any familial support. Both of them started earning their own money already in their teens, one because the parental family was unable to support him, other because he wanted to have better living standard. Either of them has received financial or emotional support, nor advice from parental home. They describe themselves as very independent (also seem a bit lonely) people, but if needed they have the support from friends.

Jevgeni (29, M, ME, NCJ) does not know much about his father and his mother has for long time had hard time managing her own life. Because lack of parental support Jevgeni had to start earning money to support himself when he was 15. He has acquaintances who have helped him in the past, but when asked, where would he turn in case of unemployment Jevgeni answers “To myself”.

**Autonomy pathways**

Half of the interviewees in this group live independently from parents, half live with parents. He divide lies almost in the same place as for career paths: those who are older and have more work experience live separately, those who are freshly out of upper secondary education continue to live with parents. As an exception, there are two girls with quite consistent working paths, who have after a breakup and being unemployed returned to parental home to recuperate.

Anna (29, F, HE, U) started upper secondary school outside her hometown so she has lived separately from her parents already from young age. Then she continued to the university in the
capital. After graduating and working for a while, she moved in with her boyfriend. Recently they broke up and Anna is broken by it. Since the work was not also going well she decided to quit her current projects, give up the apartment and return to parental home at least for the summer months to make up her mind what she wants to do next.

Among those living separately from parents there are equally those who live in the apartment of a family member or acquaintance (for no or reduced rent), who live in rented apartment or who have bought their home.

_Maarika (27, F, HE, TE (part-time))_ moved out of her parental home and in with her future husband right after upper secondary education. At first, they stayed at an apartment her mother-in-law had inherited. Later, the apartment was sold and they could buy a bigger one for this money. Lately, they have sold the apartment and bought a house in the countryside, which has always been their dream.

A bit over half of the interviewees in this group manage financially without the support from parents. They are mostly those who live outside of parental home. In two cases, interviewees have moved back to the parental home to save on living costs, but otherwise live on their own income. The income of this group often consists of money from different sources: Savings from the past, unemployment allowance or unemployment insurance benefit, income from (often non-contractual) job and/or support from partner.

_Birgitta (24, F, HE, NCJ)_ lives with her fiancé who is quite wealthy and willing to cover all their expenses. Her own income is unstable: she gives dance classes to children, but those were prepaid in the beginning of the year, also the occasional paid dance performances cannot be predicted and selling handmade cards is also not a stable source of income. She would like to have more predictability in her own personal income.

The other interviewees, mostly those who still live at parental home, receive financial support from parents. In most cases, they are also registered as unemployed and receive unemployment allowance.

_Maksim (20, M, ME, U)_ has only had short-term jobs since he graduated from upper secondary education last year. He is registered as unemployed and receives unemployment allowance, but also his mom and grandmother support him financially. He says it would not be possible to manage only with the benefit he is receiving, but combined with the support from family, he is quite satisfied with his current level of income.

Majority of interviewees in this group of low risk of social exclusion considers themselves as rather or very independent. Those who state they are rather independent make the estimation mainly because they receive financial support from parents or live with parents. Small proportion
of the group say that they are not independent. All except one of these interviewees live with parents and receive financial support from them.

Polina (20, F, ME, U) graduated from upper secondary education last year but did not continue her studies and also is not planning to find a job. She continues living with her father who pays for all of her expenses and does the majority of cooking and cleaning at home. Polina says that she is definitely an adult, since this status comes with age but she is not independent.

In one case, however the interviewee has lived separately from parents for over 10 years and has personal income, but still considers himself not independent. In this case, it is visible how the definition given to autonomy affects the estimation: some interviewees who define it as being able to cope with everyday activities consider themselves independent, even if depending on parents. Others stress the importance of financial stability on much higher level than coping with everyday expenses and therefore feel they lack autonomy.

Jevgeni (29, M, ME, NCJ) has lived independently from his parental family already for 15 years; 10 years ago, he bought a flat with loan and is currently living there. Now, he does not have a stable job, but is earning by taking part in a sales scheme for cosmetics and cutting hair for his friends. He also receives unemployment allowance. Despite living independently and having personal income, he says he is not independent because the financial security is lacking.

In this group of youth with low risk of social exclusion, the pattern of emerging adulthood is visible, but it is not dominant. There are interviewees who have taken time to contemplate and explore their choices in education or work and their parents have enabled them to do so. However, there is also the traditional pathway where the interviewees are eager to find a stable job and settle down, to have a spouse and children.

Miina (24, F, HE, U) was active in trying out different opportunities already when in upper secondary education. During her studies in university, she went to a student exchange program for a year and worked during the summers in US and Spain. She has done internships in ministries and an embassy but concluded that working 9 to 5 is not for her. Now, after graduating from university and quitting her last job, she plans to go to US with her boyfriend for the summer and maybe do some work to Estonia over the internet. Her dream would be to have two homes, one in Estonia and another in Spain and to have her own company.

General health and well-being

The majority of the group does not have any health issues. Two interviewees have suffered because of work-related stress in the past, as they felt the work was not suited to them. In addition to that, the well-being of two women in this group is currently affected by a recent breakup. Lastly, one interviewee has had an episode of depression in the past, but got the appropriate treatment and feels much better now.
Anna (29, F, HE, U) mentions several times that she is sensitive and has had hard time coping with stressful situations because of that. She has experienced work-related stress because of negative working environment and monotonous tasks, which did not allow using her creative side. In addition, recently she broke up with her partner and feels down because of that. That is why she has decided to take time off for the summer to recuperate and reconsider what she wants to do career wise.

Also, most of the interviewees look towards the future optimistically, some are even very excited about what the future will bring (for example planning to get married, have a child, move). Few interviewees feel a bit uncertainty since they have not decided yet if and where to continue their education, couple of others consider a career change. However, on overall, also these interviewees do not express worry about their future.

Ott (28, M, HE, U) needs self-realization to feel good about himself. Currently he is unemployed and trying to figure out what he wants to do with his life. He says he can be satisfied with his life when he has set this direction.

Involvement in policy initiatives

All of the interviewees in this group who have experienced longer employment have registered themselves in the UIF during this period. Many interviewees in this group have been eligible to receive the benefits because they have either long enough working experience or are unemployed just after graduating from school. Some interviewees stress that the possibility to have medical insurance is the reason they registered even if they do not receive the monetary benefits. Lastly, interviewees are interested in the courses UIF offers, mainly on entrepreneurship or language skills.

Several interviewees in this group state that they do not expect to find a job via UIF and are critical about the general labour market courses they have received saying these were too basic and did not provide any new information. Some state they would like to receive more in-depth career counselling.

Georg (23, M, ME, U) is registered at the UIF to get health insurance. As he suffers from chronic illness, having the insurance is very important for him. He does not receive any benefits because he dropped out of university studies (only those who graduate are eligible). Georg’s plans for future are connected with IT entrepreneurship and he hopes to receive a course in entrepreneurship from UIF, he does not think UIF has any courses for his level of IT skills. He is also considering asking for start-capital from UIF. Georg feels that good offers in the field of IT do not move through such official channels but networking.

There are three people in the group of low risk of social exclusion who have not registered themselves at the UIF and for all of them the reason for that is that they have not been
unemployed for longer periods. In case they would not now or in future be able to find a job fast enough, they say they would register themselves.

*Maarika (27, F, HE, TE (part-time)) has no experiences with the UIF because until now she has found all her jobs through on-line job-portals of acquaintances. There have not been longer unemployment periods to make her turn to UIF, but she says that if she would be unable to find a job for longer period she would register herself.*

The interest in the educational courses in this group is not as universal as in the two previous groups and the hopes are not as high: the courses are seen as a way to improve some skills (for example languages) not to gain entry in labour market in a new field. However, those who wanted to participate have been successful in applying the courses. However, there is one interviewee who has received three courses in the area of make-up and one in hairdressing over the years. Now as he is finishing the hairdressing course he will probably be hired.

*Jevgeni (29, M, ME, NCJ) has been registered at the UIF twice. During the first unemployment spell, he received three courses in makeup. He is grateful the courses were provided for free as he could not afford them otherwise. For a year, he tried to establish himself as a self-employed entrepreneur, but did not succeed. He registered again and asked for a course in hairdressing. Now he is going through a yearlong course in hairdressing and says he has a work place waiting for him when he graduates.*

Two interviewees have gone through internship via UIF, one was hired after that and the other would have been, if she had not gone on parental leave after that.

There are only two examples of participating in programs, which are provided by other organizations besides UIF. Both of the interviewees have participated in career counselling organized by regional career centres. However, neither of them deemed it useful.

*Eeva (21, F, LE, NCJ) participated in career counselling trying to figure out what to study. The counselling was not up to her expectations and she says she could look at the web pages of different schools also from home.*

**Conclusion**

To conclude the section about social exclusion some comparisons of the three groups in all domains explicated above are described.

The educational background of the two groups of opposite ends of the continuum is strikingly different: the group of high risk of social exclusion is very low educated (often even without lower secondary education) whereas in the group of low risk of social exclusion majority of interviewees have higher education, have studied in university or plan to continue their studies on tertiary level. What also distinguishes the two groups is the consequences of dropping out of education: in the high risk group the people have dropped out and been unable to continue
(often because the need to support oneself due to lack of support from parental household). However, in the low risk group, high school drop-outs have been able to continue their education and it has given them more opportunities. The group in the middle, in increased risk of social exclusion, is of very high variety when looking at their educational background: there are people with similar educational trajectories to both the first and the third group. However, on overall, there are people of all labour market statuses in every group.

It is hard to bring out a specific pattern in the current labour market situation of the three groups. In the group of high risk of social exclusion there seems to be more people who are either on parental leave or work unofficially whereas in the other two groups the unemployed are the majority. However, on overall, there are people of all labour market statuses in every group.

The patterns in career path are similar in the first two groups: in both the pattern of having almost no or very little working experience and the pattern of having numerous short-term work experiences is present. For the last pattern however there are differences: when the people in the high risk group tend to quit the jobs because of conflicts or health reasons without a new job in sight, the people in increased risk group have often quit the job, because they have a better offer elsewhere (as their career paths show, they actually tend to move between similar positions). In the group of increased risk of social exclusion in addition to the two patterns already described, there is a third one. There are interviewees who have had quite a promising career start (for example working in the field they have studied and at a workplace they liked), but illness or injury has led them to unemployment.

In the group of low risk of social exclusion having a consistent career path dominates. The interviewees have worked in the field they have studied for or their past jobs are in similar field otherwise, they haven’t switched the jobs fast and also the unemployment spells haven’t lasted long (6 months the longest). At the moment they are looking for a good job, matching their profession or interest, which in some cases had made the search longer. Still, several of the interviewees have a new employment contract in sight. A minority in this group are the last year’s graduates from upper secondary education who currently are on gap year. They have very little work experience similarly to some members of the first two groups, but don’t describe themselves as unemployed, they are just taking a break before military or university.

When looking at the availability of informal support the group in high risk of social exclusion differs from the two others. Many people in the group in high risk of social exclusion have bad relationship with their parental household or the family is in a situation themselves which makes them unable to support the young person (for example unemployed, in financial difficulties etc.). The interviewees also mention that they feel their friends have become distant (in some cases even spatially as several of them live in rural areas, where other youth has left to acquire education or find better employment opportunities). To the contrary most of the people in groups of increased and low risk of social exclusion have the full support of their parental family as well as network of friends and acquaintances. There is also a difference in resources in their networks compared to the first group: their network is able to give relevant information on labour market (for example forward job offers or give information where to turn to in case of unemployment) as well as provide financial support if needed.

The situation of housing autonomy is again different comparing the group at high risk of social exclusion and the two others in less of a risk. Vast majority of the high risk group lives independently from parents, but would be unable to rent (or buy) their own home without outside help. Therefore, many of them live with some other family members or members of partner’s family, or receive social support to cover the cost of rent and utility bills. In the two
other groups, about half live independently from parents, and the rest live at parental home. Again, among those who live separately, half have received some form of support from the parental household to move out.

The income sources are various and combined in all of the groups. Most receive some kind of benefits, either related to unemployment or their status as a parent, support from partner if there is one as well as income from (unofficial)employment. In the third group of low risk of social exclusion some interviewees have savings from past. There are very few interviewees who receive regular financial assistance from parents (however sharing living costs when sharing a living space is a considerable relief to their budget).

Psychologically the group in high risk of social exclusion describes themselves as the least independent compared to the other groups. They feel that they are not independent, because they are unable to cope financially. In the other two groups most say they feel rather independent, especially those interviewees who live separately from parents. However, also for them the financial instability lessens the feeling of being independent.

Concerning health and well-being the third group in low risk of social exclusion stands out for good health: there are no severe issues of mental or physical health. In the groups of high and increased risk however half of the people complain about health problems. There are differences between the type of issues: in the group of high risk many suffer from mental health issues (depression, anxiety) whereas issues with physical health are more common in the group of increased risk. For many, the issues of physical health are connected with the type of job they have done: hard physical labour or work in unfavourable conditions.

The interviewees expressed almost universal optimism about the future: life just has to get better. As a contradiction, the group in increased risk were a bit less optimistic compared to the high risk group. It can be supposed, that maybe it is due to higher expectations or more experience on labour market. As an exception, there were couple of people in the high risk group who expressed fear for future. In the low risk group there were some interviewees who in addition to optimism expressed excitement and anticipation of the future events.

Involvement in various policy measures has been quite common in all three groups. In the increased and low risk group there are people who haven’t considered registering at the UIF necessary because their unemployment hasn’t lasted long and they have been able to manage themselves during that time. Due to the design of unemployment allowance system the people in high risk group who have been unemployed for long time or have no official work experience are not (anymore) eligible for the benefit. So, currently only members of the increased and low risk group receive monetary benefits. Despite the fact that most evaluate the experience of being registered at the UIF as positive or neutral, vast majority of the interviewees express doubt about the possibility of finding a (good) job through the UIF.

Educational courses provided by UIF are appealing to most. There is a difference in the agency when applying for the courses: when people in the low risk group have been more often referred by the case manager, people in increased and low risk group have asked for specific courses themselves, sometimes several times, until they have been accepted. Also, the high risk group puts very much hope on the courses in finding a job, as the low risk group sees those more as a way to improve their already existing skills or qualifications.

Other measures which many have participated in, for example labour market training or career counselling, receive more negative feedback, mainly that the courses were too basic and taught them nothing new. Those measures have helped nobody to work.
Measures like internships, volunteer work etc. are much less used and seem also to be less known to the interviewees. In the low risk group there are examples of people getting hired after an internship so this can be considered a successful measure. Free consultations of psychologists provided by the UIF have been very useful in the perspective of well-being to the members of high risk group. In increased risk group the possibility to have documentation to work officially in Finland seems to be an effective measure to help people to labour market.
8. Policy issues in the view of youth in Estonia

The following chapter of policy issues demonstrates how policies from different fields, not only directly to do with labour market, affect the ability of youth to enter labour market successfully or help to alleviate the effects of unemployment in case it occurs. The problems brought out by youth show that there are preconditions, which have to be met before one can enter labour market (for example sufficient childcare opportunities) and policies from other areas besides labour market policy affecting the choices available to youth.

Education

Problems

- There were many cases among our interviewees who dropped out of lower secondary education because they had to repeat a class and reached the age of end of compulsory education. This has considerably affected their opportunities in the labour market as well as limited their chance of acquiring any profession.

Stella, who dropped out of 9th grade when she reached the age of end of compulsory education regrets her decision: “I actually thought that when my boy gets full place [in kindergarten] then I will go to the grownup’s [upper secondary school for adults] to graduate the 9th grade /…/. When you don’t have that then you don’t have many opportunities … my own stupidity.” (Stella, 25, F, LE, U)

Suggestions from researchers

- Rise the age of compulsory education from 17 years to 18 (change in progress in Estonia). With the increased age of compulsory education, those who have been left to repeat classes are more likely to obtain at least lower secondary education.
- Provide the schools enough resources to secure the services of psychologist and social worker in the amount needed.
- Improve the three-way communication between school, families and local social worker in case there are problems in school or at home.
- Advise and empower the parents to improve their coping with children’s problems.
- Widen the choice of professions in vocational schools, which can be acquired without lower secondary education.

Information of available services

Problems

- Some interviewees lack information on the services UIF offers or have heard negative things about UIF and don’t turn to those services because of that. Also, it seems that even when registered, the usage of different services is in many cases
dependent on if the young person knows about the service and asks for it (and the services are not offered by the case manager).

I: “Where have you turned to in case of unemployment?”
R: “At first nowhere and then to the UIF. And there is so little information, that you have to go to the UIF. There could be more. I didn’t know for years that you should go to UIF. When I applied for subsistence benefit they told me that “Why aren’t you registered at the UIF?” “Oh I have to be registered there also? What is that? There is no information.” (Mai, 29, F, LE, U (parental leave))

Suggestions from youth

- Spread information on the existing counselling (career, psychological, legal and debt counselling) services among youth to increase their usage. There is a wide variety of counselling services freely available to everybody or for those who have registered at the UIF, but many young people who could benefit from those services don’t know they exist.
- Make the web-page of UIF easier to understand.

Suggestions from researchers

- Introduce a new mentor-service where young person who lacks parental support can meet and discuss his life choices with an adult outside his social network to widen the possibilities on labour market through new contacts and ideas.
- Cover the topic of unemployment already in social studies classes during lower secondary education go guarantee that even those who don’t complete upper secondary education know where to turn to in the case of unemployment.
- Spread information on the available measures and programs which would help the young people to start their own business.

Financial coping

Problems

- The eligibility to receive subsistence benefit is linked to the total income of all members of the household. As a result, unemployed youth living with parents are usually not eligible to receive this benefit even though their own income is small. Those who have received the benefit also say the system is very complicated.

“I applied for this, subsistence, but then they told me that oh, you have so many people living there. But despite that I am a separate person //mhmh//, how should I manage with my life, when I don’t have my own income, I can’t live on other people’s money also. I have managed somehow, but it still leaves a bad feeling.” (Lotta, 30, F, LE, U)

- The unemployment allowance (150 Euros per month in 2016) is insufficient to manage financially if the young person is not living with parents or partner. Also, only youth who have either worked at least 180 days during the last year, studied or been on
parental leave are eligible to receive it. Lastly, there are some cases where the decision on paying the allowance or not has been delayed for months (for example if the person has worked abroad).

- It is **forbidden to work during the period the person receives unemployment allowance** and because of that, some interviewees have not taken up short-term work, which could have improved their future chances of employment and their current financial situation.

"The UIF doesn’t make it any smoother //Mhmh// I know, there’s the GoWorkABit page, but I haven’t opened those letters for three months even, because I can’t work. Even if I work only for one day, they take the whole month’s allowance away. I have to stay unemployed (5) or work unofficially //Mhmh// which is again totally against my principles (17)” (Annika, 28, F, HE, U)

Suggestions from youth
- reconsider the criterions of unemployment allowance to include inactive youth
- allow starting work during course received through UIF without further duties for the person nor the employer to help the person enter the labour market without delay
- allow some amount of temporary work during the time person receives unemployment allowance to increase the future opportunities of employment for youth (through new contacts and increased work experience) and help the person manage better financially
- speed up the process of determining the eligibility to receive unemployment insurance benefit to guarantee some income as soon as possible after a person becomes unemployed.

Suggestions from researchers
- increase unemployment allowance to enable coping of youth who don’t have the support from partner or parents
- in some cases disconnect the provision of social support from the total income of all household members (all people who are registered to the same address)

**Housing**

**Problems**
- Renting an apartment away from home can be too expensive for youth.

"I worked there for one month. Then I had problems with apartment. Yes then it was impossible to stay in that apartment, because it had problems with heating. The heating got so expensive, we heated with electricity. And then I came back to mom. But from here you can’t go to (***)town so you can go to work. And then I, I quit the job. And lived at my mom’s.” (Maili, 19, F, LE, U (parental leave))

- The criterions to receive **municipal housing** are strict and even if the person qualifies, the waiting list can be very long which forces young people to live with parents/relatives
and if it is not possible to drop out from school to start earning money for rent. This also limits the opportunities of youth who lack parental support to move in order to find better employment opportunities elsewhere.

- The cost of rent is covered by subsistence benefit but the cost of loan payments is not although often the amount of money paid is about the same or even some cases buying is cheaper.

**Suggestions from youth**

- Cheap apartments for rent
- Include the cost of loan payments to be covered by subsistence benefit

**Suggestions from researchers**

- Increase the availability of affordable municipal housing to enable geographical mobility of youth who lack parental support and/or are from rural areas with the goal of widening their employment opportunities.
- Encourage and support local initiative in rural areas to create more workplaces and feeling of community

**Childcare opportunities**

**Problems**

- Mothers of young children encounter **problems with availability of childcare**. Even though the local municipality should provide a place in kindergarten from age 1.5, it is not always the case and private childcare is expensive. Also the municipal childcare fits only with 9 to 5 working schedule as it is not open during evenings and weekends which narrows the opportunities of mothers on labour market.

> "Well my boundaries were that my child was in childcare and I could only work these hours when he was there. In the summer there certainly are holidays in kindergarten, so then I can't go [to work]." (Tuuli, 27, F, ME, U)

**Suggestions from youth**

- Increase the availability and flexibility of childcare opportunities in municipal kindergartens.
- Covering the cost of private childcare by the UIF when the mother finds a job.

**Suggestions from researchers**

- Lessen the requirements on physical environment in private childcare to encourage the emergence of affordable private services.
- Make an exception not to pay social tax in case a nanny who already has social coverage (for example is a student, mother of small children or pensioner) is hired.
9. References


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Annex 1- Structural indicators

Table 8 Population and the proportion of people aged 20 to 29\(^{35}\) in the two parts of the sample (2015)

<table>
<thead>
<tr>
<th>Two biggest cities</th>
<th>Counties of South-Eastern Estonia</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tallinn</td>
</tr>
<tr>
<td>Resident population</td>
<td>413782</td>
</tr>
<tr>
<td>Resident population aged 20-29</td>
<td>63850</td>
</tr>
<tr>
<td>Resident population aged 20-29 (% of total population)</td>
<td>15,4</td>
</tr>
</tbody>
</table>

Source: Statistics Estonia

Table 9 Employment statistics in the two parts of the sample (total population)\(^{36}\) (2014)

<table>
<thead>
<tr>
<th>Two biggest cities</th>
<th>Counties of South-Eastern Estonia</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tallinn</td>
</tr>
<tr>
<td>Labour force participation rate, %</td>
<td>74</td>
</tr>
<tr>
<td>Employment rate, %</td>
<td>68,9</td>
</tr>
<tr>
<td>Unemployment rate, %</td>
<td>6,9</td>
</tr>
</tbody>
</table>

Source: Statistics Estonia

Table 10 Average monthly earnings in the two parts of the sample in Euro\(^{37}\) (2014)

| Two biggest cities | | | | | |
|--------------------|-----------------|-----------------|-----------------|-----------------|
|                    | Total population | Below 25         | 25-49           | Below 25         | 25-49           |
| Tallinn             | 1038,01         | 636,39          | 1180,87         | 593,04          | 1045,99         |
| Tartu county        | 954,88          | 593,04          | 1045,99         |                  |                  |
| Valga county        | 796,61          | 626,13          | 871,58          |                  |                  |
| Võru county         | 819,01          | 637,02          | 893,76          |                  |                  |
| Põlva county        | 834,5           | 630,33          | 905,58          |                  |                  |

Source: Statistics Estonia

\(^{35}\) Age groups available on Statistics Estonia web-site for population statistics are 20-24 and 25-29 are therefore people aged 30 are not included in the statistics presented here.

\(^{36}\) Employment statistics by county and age group are not publicly available.

\(^{37}\) Data on earnings is provided only with following age groups: below 25, 35-49, 50-62 and above 63.
Table 11 Share of the educational level of population aged 15-74 (2014)

<table>
<thead>
<tr>
<th></th>
<th>Two biggest cities</th>
<th>Counties of South-Eastern Estonia</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tallinn</td>
<td>Tartu county</td>
</tr>
<tr>
<td>Below upper secondary education</td>
<td>10,3</td>
<td>14</td>
</tr>
<tr>
<td>Upper secondary education, post-secondary non-tertiary education</td>
<td>44,5</td>
<td>49,3</td>
</tr>
<tr>
<td>Tertiary education</td>
<td>45,2</td>
<td>36,6</td>
</tr>
</tbody>
</table>

Source: Statistics Estonia

Table 12 At-risk-of-poverty rate, %

<table>
<thead>
<tr>
<th></th>
<th>Two biggest cities</th>
<th>Counties of South-Eastern Estonia</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tallinn</td>
<td>Tartu county</td>
</tr>
<tr>
<td></td>
<td>13,1</td>
<td>15,8</td>
</tr>
</tbody>
</table>

Source: Statistics Estonia

Table 13 Share of NEET youth in the 15-24 year-old population

<table>
<thead>
<tr>
<th></th>
<th>Two biggest cities</th>
<th>Counties of South-Eastern Estonia</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tallinn</td>
<td>Tartu county</td>
</tr>
<tr>
<td>Below=13,4</td>
<td>10,1</td>
<td>18</td>
</tr>
</tbody>
</table>

Source: Noorteseire aastaraamat 2012: noored ja sotsiaalne kaasatus

Table 14 Foreign-origin population within 20-29 year-old population (2015)

<table>
<thead>
<tr>
<th></th>
<th>20-24</th>
<th>25-29</th>
</tr>
</thead>
<tbody>
<tr>
<td>Two biggest cities (including the counties surrounding them)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Harju county (including Tallinn)</td>
<td>20,8</td>
<td>28,6</td>
</tr>
<tr>
<td>Tartu county (including Tartu)</td>
<td>6,0</td>
<td>9,0</td>
</tr>
<tr>
<td>Counties of South-Eastern Estonia</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Põlva county</td>
<td>2,9</td>
<td>4,4</td>
</tr>
<tr>
<td>Valga county</td>
<td>9,4</td>
<td>12,8</td>
</tr>
<tr>
<td>Võru county</td>
<td>2,3</td>
<td>4,6</td>
</tr>
</tbody>
</table>

Source: Statistics Estonia

38 This data derives from a monitoring of youth compendulum, where for some municipalities only the indication is given that the percentage of NEET youth is below average (13,4). Sadly more accurate and up-to-date data on county level of NEET youth is not publicly available.
Table 15 Employment statistics of Estonians and non-Estonians (2015)\textsuperscript{39}

<table>
<thead>
<tr>
<th></th>
<th>Estonians</th>
<th>Non-Estonians</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>15-24</td>
<td>25-49</td>
</tr>
<tr>
<td>Labour force participation rate, %</td>
<td>41,3</td>
<td>88</td>
</tr>
<tr>
<td>Employment rate, %</td>
<td>36,9</td>
<td>83,8</td>
</tr>
<tr>
<td>Unemployment rate, %</td>
<td>10,6</td>
<td>4,8</td>
</tr>
</tbody>
</table>

Source: Statistics Estonia

\textsuperscript{39} Labour force statics by nationality and by counties are not publicly available. Employment statistics are provided only with following age groups: 15-24; 25-49; 50-74; 15-74 and 16 until pension age.