



# **T3.4.11 Country report: Bulgaria - Results Part b) Job insecurity and autonomy**

**Dragomir Draganov, ISSK team**



## Table of contents

<b>Part b) Job insecurity and autonomy .....</b>	<b>3</b>
<b>1. Housing autonomy.....</b>	<b>3</b>
1.1. Housing situation (an overview) .....	3
1.2. Factors influencing youth decisions .....	3
<b>2. Economic autonomy.....</b>	<b>5</b>
<b>3. Psychological autonomy .....</b>	<b>6</b>
<b>4. Protective factors and risks .....</b>	<b>7</b>
4.1. Protective factors – informal.....	7
4.2. Protective factors – formal .....	8
<b>5. Coping strategies.....</b>	<b>8</b>
<b>6. Job insecurity, autonomy and social exclusion .....</b>	<b>10</b>
<b>7. Autonomy and policies perceptions in the youth voices.....</b>	<b>11</b>
<b>8. Autonomy and policies suggestions .....</b>	<b>15</b>
8.1. Economic and employment policies .....	15
8.2. Labour market policies .....	16
<b>Annex 1 Table for the sample overview.....</b>	<b>18</b>



## Part b) Job insecurity and autonomy

### 1. Housing autonomy

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

#### 1.1. Housing situation (an overview)

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

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

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

#### 1.2. Factors influencing youth decisions

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

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

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

*"We decided to start living separately, well, to move to his house and we said this to my parents, well, and then we moved"* (Albena, F, 20, LE, U).

*"R: I'm about to get married.*

*I: To your girlfriend?*

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

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

*"Because I think that, in the end, at a given moment of time you have to live independently. [...] But just the idea that you live alone is a good one"* (Petar, M, 30, HE, PE)

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

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



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

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

*“...we have our own beliefs and interests, to say it that way, in order to be good to each other, it is better not to see each other on a daily basis” (Kiro, M, 28, HE, PE).*

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

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

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

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

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

*R: At my age... I don’t think that I’m too old, am I? But I should have undertaken some measures a long time ago...” (Koko, M, 28, ME, TE)*

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

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

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

The first reason concerns the existence of some insurmountable factors. Sometimes, these obstacles are economic difficulties and young people believe that they would not afford to live independently. In principle, the problem is not only the lack of jobs, but a lack of quality jobs providing proper remuneration:

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

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

*“I live with my grandmother and I take care for her. She is not young. You know that an elder person requires care, elderly are like the children” (Ana, F, 20, ME, U)*

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

*“Well, they are not bothered. There is enough space for everybody” (Anton, M, 25, HE, TE).*

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



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

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

*R: Well, honestly speaking... [...] I don't see a point to rent something, because this will put me to expense. And, after all, I have my own place, my own room, my own space (laughing)"* (Katya, F, 30, HE, TE).

## 2. Economic autonomy

Regarding economic autonomy, there are only few examples when respondents mention that they are fully autonomous from economic point of view. That kind of opinion is shared mainly by respondents who have a job, on one hand, and on the other continue to receive financial support from them. Petia, aged 21 is a typical example – thanks to her parents, she is satisfied with her living standard:

*"The salary I get somehow suits me because now I live in a hostel and it was a relief to me, as if I have to rent the things will not be that way. At the moment if this salary was a little higher it would satisfy me as a whole"* (Petia, F, 21, HE, TE).

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

*"I: From that perspective – are you autonomous?"*

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

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

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

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

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

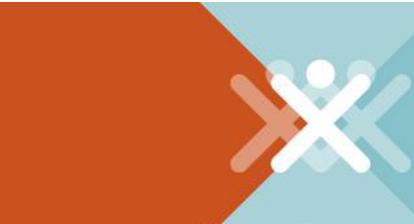
*„Well (thinking), the idea is that I can hardly live fully independently thanks to incomes that I earn now"* (Petar, M, 30, HE, PE).

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

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

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

The final example is the case of Vania – she is 19 years old and works as trade consultant in a grocery. Her answer of the question about economic autonomy is straightforward as well:



*"Well I still cannot rely on myself only, financially and in general"* (Vania, F, 19, ME, TE).

It should be noted, however, that some of the employed people are in general satisfied with their economic conditions. Daria (23 years old, from Sofia) is such an example. Her assessment is based on the comparison with the living conditions of her friends and acquaintances:

*"Well, given that most of them are unemployed, I think mine is better... [...] It depends on each person as each person chooses priorities in life, whether these are discotheques, drinking, fast cars, or to have a home, to stay at home. Normal life is when you can cover the costs that you have, when you don't worry as you enter a store, whether to buy this or buy that, not to have hardships for daily non luxurious items, the things that everyone needs to be able to afford... Currently I manage to achieve this."* (Daria, F, 23, HE, PE).

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

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

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

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

This view is shared by Ivanka, 30, from Sofia:

*"My standard of living is low and it needs a lot more money to live better. My friends work and are much better than me. My parents have always been better than me – when they were at my age and currently as well"* (Ivanka, F, 30, Le, U).

### 3. Psychological autonomy

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

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

*„Oh, yes. After all, I'm 24 and I want to be more self-independent (...) When I find a permanent and well-paid job, I will leave immediately."* (Anton, M, 25, HE, TE).

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

*"I do not think for family now that I do not have how to maintain it now (smiles). I want to live separated, not with my mother and my father, it's not good this way"* (Dimitar, M, 20, LE, U).

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



*"Well, (...) I do not know, I'm independent. In a sense, I'm independent of parents to worry me, to prohibit things. Not that they forbade me a lot ... for example from 16 years old they very rarely forbade me some things. I mean, of course they care, take care of me, but I just do not seek this kind of care and I feel quite uncomfortable like I'm 10 years old and my mother constantly looking for me" (Ivan, M, 20, ME, U).*

*„Well, I'm still financially dependent, I have taken decision by myself and nobody has ever stopped me, my parents have always let me to do the things I want to do and to progress" (Petia, F, 24, HE, TE).*

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

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

*R: Well, I feel good. I like it – that I can cope by myself, not to rely on my parents to support me" (Daria, F, 19, HE, PE).*

## 4. Protective factors and risks

### 4.1. Protective factors – informal

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

*"R: When you have a roof about your head [I: Your parents' home], you are more relaxed" (Anton, M, 25, HE, TE).*

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

*"Yes, I live at their place and their support me" (Ivan, M, 20, ME, U).*

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

*"I: So you rely on your parents' incomes only? Are they supporting you now?"*

*R: Now? Yes..." (Stavri, M, 21, LE, U).*

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

*"Yes, they supported me financially... [...] when I came to Sofia, I did not have a job yet and they supported me" (Daria, F, 23, HE, PE).*

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

*"I: And then you gave birth, and then you are looking after your child?"*

*R: Yes, I take care for my child. My mother helps me in that" (Albena, F, 20, LE, U).*

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

*"I: Have you discussed with your parents by when you will live with them?"*

*R: We have discussed it once or twice.*

*I: And what do they think about it?"*



*R: Well... In principle, they support me in becoming independent, but... there is no option now"*  
(Dimitar, M, 20, LE, U).

#### **4.2. Protective factors – formal**

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

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

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

*"...I managed to get a place in the university campus and this was very helpful, because rents of the houses in the town were high"* (Georgi, M, 25, HE, TE).

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

## **5. Coping strategies**

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

*"When the right time comes – then. You cannot plan such things"* (Anton, M, 25, HE, TE).

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

*"I'm dependent on my parents, for the time being... Then... there will be a job, maybe, I'll live separately"* (Dimitar, M, 20, ME, U).

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

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

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

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



*“R: I just want to go to a bigger city [...]  
I: When do you plan to make that move?”*

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

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

*“What does my move from my parents’ place depend on? It is up to me – whether I will study, whether I will find a job...” (Dimitar, M, 20, LE, U).*

*“Well... I think that... er-r-r... I would cope with it... Definitely I will give everything from myself... mh-m-m... so to be able to cope with it, to overcome it” (Katya, F, 22, HE, TE).*

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

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

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

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

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

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

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

*“R: How do you manage financially? You said that you have started to build a house?  
I: Yes [...] it is not ready yet” (Tina, F, 29, HE, U).*

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

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

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

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

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

*“I: Maybe it would be difficult to you to buy your own place now?”*



*R: Absurd! In my current situation – there is no way! Without a proper job and taking into account the current level of salaries, and the prices... You must be very bold and rather stupid to get a mortgage” (Ani, F, 24, HE, U)*

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

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

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

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

*R: Yes, I would.*

*I: Upon what conditions?*

*R: If the job is secure” (Dimitar, M, 20, LE, U)*

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

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

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

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

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

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

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

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

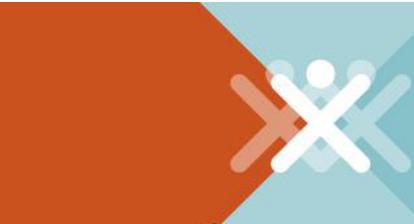
*„Well, I intend to invest in trying to find a way to improve the situation here in Bulgaria; if not – I'm thinking about moving abroad. [...] ...because at a certain point of time you become disheartened” (Georgi, M, 26, HE, TE).*

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

## **6. Job insecurity, autonomy and social exclusion**

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

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



*"If you have money – you have anything; if you don't have money – you have nothing"* (Koko, M, 28, ME, TE).

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

*"I am not pleased neither of the pay nor the attitude, especially in this company and do not intend to go back to the industry" [...] "With humiliation they just humiliate people. Make them small. This I have seen with my own eyes and I am not pleased at all, because each one is a human being and do not have to deal with bad people"* (Vania, F, 19, LE, U).

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

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

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

*"You call somewhere you go for an interview, you hope. They say: "We will call you back"... and you keep hoping. And then you're going to wait and nothing. Nobody calling, nobody is looking. It is very frustrating. You start to wonder what's going on. Why is that ... How to search work? I do not know. Watch ads. I am looking for. Nothing happens. I do not know how to look for work"* (Valya, F, 21, ME, U).

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

*"... I want to go to the sea. I have not gone yet and I want to gather to go because my mom is unable to take me, and I'm more (not audible). They have taken me as a child but I do not remember anything and now I want to go and see what it is!"* (Hristina, F, 21, ME, TE).

## 7. Autonomy and policies perceptions in the youth voices

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

The second important remark is that young people tend to talk about policies in very general terms. During the interviewees, it was difficult for them to establish a clear link between the public policy support they had received (or were in receipt at the moment of the interview) before the interview, and their autonomy. Only few of them mentioned that limited job



opportunities and their low incomes prevent them from fulfilling their plans with regard the autonomy – their inability to apply for a housing loan in order to get their own place, to create a family and to have children are among these examples.

With regard to unemployment benefits, as it has been noted earlier, very few respondents have had any experience with it. However, some of young people, despite the fact that they haven't received such a support, did not express negative feelings or assessments. On the contrary, they reacted in a neutral way explaining why they had not had a chance to receive unemployment benefits. They just noted that: *"because you have to have 9 months to get paid"* (Slavi, M, 26, ME, PE), referring to the mentioned 9-month period of insurance. Some positive assessments have been expressed, however, by some of the other respondents. Despite the fact that, in their point of view, the amount and duration of unemployment benefits are not adequate, they provide at least a sort of security:

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

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

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

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

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

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

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

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

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

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



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

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

*"Children allowances are BGN 37 and do not cover even kindergarten. They cover nothing. Absolutely nothing"* (Tina, F, 29, HE, U).

*"When I was... before 18... I received... the child protection authorities visited me only once and granted me a lump-sum benefit of BGN 150... that was all... Nothing... In one word – nothing"* (Petranka, F, 20, LE, U).

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

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

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

*"Well, I guess it is because they will not correspond to my education"* (Anton, M, 25, HE, TE).

*"Especially in my field I do not think they will be able to find me a job"* (Petar, M, 30, HE, PE).

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

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

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

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

*"No, I would not ... I'm not in the sense, who knows ... I do not think about myself as very experienced in this profession, however, I would not ... I would not have worked for example below a certain fee. For example for BGN 500 per month I cannot work this thing"* (Ivan, M, 20, ME, U).

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

*"The only thing that is a minus in the programme was that the pay was very low. It was based on the minimum wage"* (Petar, M, 30, HE, PE).



The second factor refers to the duration of the support. According to some respondents, it is a weakness of these programmes: *“Fixed-term duration of employment is the only problem”* (Katya, F, 30, HE, TE).

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

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

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

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

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

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

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

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

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

*“No, I have not dealt with that, not at all. It never crossed my brain to register. Otherwise, a friend told me to register there and I told him: “All right, I will sign”. But I didn’t go”* (Stefan, M, 22, ME, U).

But in general, many young people are not interested in receiving any support from the local employment offices. They are not informed about the existing opportunities and do not intend to get familiar with them: *“I don’t know about those programmes and I don’t care”* (Koko, M, 28, ME, TE).

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

Other respondents just do not believe that the state can do anything to help them: *“they are just talking and then do nothing”* (Dimitar, M, 20, LE, U), or even doesn’t want to help them: *“but the state itself maybe does not want to help at all”* (Viktor, M, 28, ME, PE). These negative assessments sometimes even reach extreme levels. For example:

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

However, it has to be noted that in rare cases some of the respondents expressed positive views about labour market programmes. It is important to underline that most of them are current or former participants in such programmes. Among the factors which are assessed positively is the remuneration: *“The money is not so little for me”* (Hristina, F, 21, ME, TE).

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



*“The good thing to me is that you get such a transfusion. From the university this opportunity came up directly. It was good that I stayed there and then I have not had such a period in which I have been unemployed or (...) such a period in which I’m not studying, nor working, have not had” (Petar, M, 30, HE, PE).*

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

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

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

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

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

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

## 8. Autonomy and policies suggestions

The interviewed young people provided numerous policy recommendations. They refer not only to social policies – economic and employment policies are also discussed as well. However, specific recommendations towards housing policies, minimum income policies, health and educational policies were lacking. The respondents stressed more on the role of economic, employment and labour market policies. Family income support policies remain non-addressed as well. The only recommendation was that monthly family allowance should cover at least the kindergarten tax:

*“At least they should make them so that you can pay the fee in kindergarten” Tina, F, 29, HE, U).*

Their policy recommendations can be summarized as follows:

### 8.1. Economic and employment policies

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

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

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

*“The state has to start by providing jobs. This is in the first place. I think so, because many young people, both girls and boys are looking to go abroad. For this reason – because of*



*unemployment. And find salvation as they cross the border – the Bulgarian one. I personally think so. And wages are a factor, but mainly that there is no work.... Yes, mostly this – to open businesses. In the past, I've heard from my mom and dad right, factories, a constant job, they didn't leave them choice - they see that you are out of work; you are immediately found a job. Now the opposite happened - you look for. They refuse you. And there are no jobs. They say there are none" (Stoyan, M, 22, ME, PE).*

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

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

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

*"They must change the minimum wage, 'cause the minimum wage is absurd. They raise the minimum and increase the social security but the pay remains the same" [...] "It's just that – to raise the minimum wage and have jobs. Nothing more" (Stefan, M, 22, ME, U).*

## **8.2. Labour market policies**

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

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

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

*"Massively the young, they do not even know why they learn. Just so, to go students, college life is very nice, to have a party time, and this is their main. And then, after that, whatever comes.... There should be clear terms of what is available, what is required of them, specific majors, opening of new jobs" (Kiro, M, 28, HE, PE).*

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

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

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

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



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

*“Maybe the process should be faster. The delay comes from the institutions themselves...We applied and then waited so long the program to start” (Petia, F, 24, HE, TE).*

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

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

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

The respondents support these recommendations by providing examples from their personal experience. For instance, according to the assessment of Georgi (male, 25), internship programmes could be more efficient if public administrations open vacancies specially designed for interns, i.e. these workplaces will be designed to correspond to skills, knowledge and experience of young people. Now this is not the case and this fact not only ruins the efficiency of these programmes but they become less attractive for young people because they do not offer them real opportunities to get fully integrated in the organization's activities, to become part of the team. As the respondent said: *“interns are perceived as... parasites...”* (Georgi, M, 25, HE, TE).

Finally, it is of worth to note that the need to offer more opportunities to young people who want to establish their own business has been mentioned by a few of the respondents. They believe that the state could help young people if they receive support to establish and sustain their own business. There are many young people *“with ideas”* (Viktor, M, 28, ME, PE) who want to work on their own but don't have the necessary means.

## Annex 1 Table for the sample overview

No of the interview	Name (alias)	Gender	Age	Age group	Place of living	Family status	Education	Labour market status	LM programme participant	Living in the parental house	Risk group
ISSK_01	Anton	Male	25	25-30	Sofia	Single	Tertiary	Temporary job	No	Yes	No
ISSK_02	Georgi	Male	25	25-30	Sofia	Single	Tertiary	Temporary job	Yes	No	Roma
ISSK_03	Petar	Male	30	25-30	Sofia	Single	Tertiary	Secure job	Yes	No	No
ISSK_04	Ivan	Male	20	18-24	Sofia	Single	Secondary	Unemployed	No	Yes	No
ISSK_05	Eva	Female	22	18-24	Sofia	Single	Less than primary	NEET	No	Yes	Roma
ISSK_06	Albena	Female	20	18-24	Sofia	Cohabitant	Primary, but less than secondary	NEET	No	No	Roma
ISSK_07	Dimitar	Male	20	18-24	Sofia	Single	Primary, but less than secondary	NEET	No	Yes	Roma
ISSK_08	Stavri	Male	21	18-24	Sofia	Single	Less than primary	NEET	No	Yes	Roma
ISSK_09	Boris	Male	26	25-30	Sofia	Cohabitant	Primary, but less than secondary	Non contractual employment	No	No	Roma
ISSK_10	Ekaterina	Female	25	25-30	Sofia	Cohabitant	Tertiary	Secure job	Yes	No	No
ISSK_11	Ilia	Male	29	25-30	Sofia	Single	Less than primary	NEET	No	Yes	Roma
ISSK_12	Vania	Female	23	18-24	Sofia	Cohabitant	Less than primary	NEET	No	Yes	Roma
ISSK_13	Ivanka	Female	30	25-30	Sofia	Single	Less than primary	NEET	No	Yes	Roma
ISSK_14	Valya	Female	21	18-24	Sofia	Single	Secondary	NEET	No	Yes	Roma



ISSK_15	Stefan	Male	22	18-24	Sofia	Single	Secondary	NEET	No	Yes	Roma
ISSK_16	Valyo	Female	21	18-24	Sofia	Married	Primary, but less than secondary	NEET	No	Yes	Roma
ISSK_17	Magda	Female	22	18-24	Sofia	Cohabitant	Secondary	Temporary job	Yes	No	No
ISSK_18	Biliana	Female	27	25-30	Sofia	Single	Tertiary	Temporary job	Yes	No	No
ISSK_19	Daria	Female	23	18-24	Sofia	Cohabitant	Tertiary	Secure job	Yes	No	No
ISSK_20	Dona	Female	24	18-24	Sofia	Single	Tertiary	Temporary job	Yes	No	No
ISSK_21	Petia	Female	24	18-24	Sofia	Single	Tertiary	Temporary job	Yes	No	No
ISSK_22	Katya	Female	30	25-30	Sofia	Single	Tertiary	Temporary job	Yes	Yes	Disabled person
ISSK_23	Tina	Female	29	25-30	Montana	Married	Tertiary	Unemployed	Yes	No	No
ISSK_24	Vera	Female	24	18-24	Montana	Married	Secondary	Temporary job	Yes	Yes	Roma
ISSK_25	Ana	Female	20	18-24	Montana	Single	Secondary	Unemployed	Yes	Yes	Roma
ISSK_26	Hristina	Female	21	18-24	Montana	Single	Secondary	Temporary job	Yes	Yes	No
ISSK_27	Mona	Female	20	18-24	Montana	Single	Secondary	Unemployed	No	Yes	Roma
ISSK_28	Kremena	Female	28	25-30	Montana	Cohabitant	Secondary	Temporary job	Yes	No	Roma
ISSK_29	Kornelia	Female	26	25-30	Montana	Single	Tertiary	Temporary job	Yes	Yes	Roma
ISSK_30	Milena	Female	21	18-24	Montana	Cohabitant	Secondary	Unemployed	No	No	Roma
ISSK_31	Viktor	Male	28	25-30	Montana	Married	Secondary	Secure job	No	No	Roma
ISSK_32	Petranka	Female	20	18-24	Montana	Married	Primary, but less than secondary	NEET	No	Yes	Roma and disabled person
ISSK_33	Vania	Female	19	18-24	Montana	Cohabitant	Secondary	Temporary job	No	Yes	No



ISSK_34	Sotir	Male	20	18-24	Montana	Cohabitant	Secondary	Unemployed	Yes	Yes	No
ISSK_35	Mira	Female	24	18-24	Montana	Single	Secondary	NEET	No	Yes	No
ISSK_36	Kiro	Male	28	25-30	Montana	Married	Tertiary	Secure job	No	No	No
ISSK_37	Poly	Female	25	25-30	Montana	Single	Secondary	Secure job	Yes	Yes	No
ISSK_38	Miro	Male	26	25-30	Montana	Cohabitant	Secondary	Unemployed	Yes	Yes	No
ISSK_39	Stoyan	Male	22	18-24	Montana	Single	Secondary	Secure job	Yes	Yes	No
ISSK_40	Slavi	Male	26	25-30	Montana	Single	Secondary	Secure job	Yes	Yes	No
ISSK_41	Ani	Female	24	18-24	Montana	Single	Tertiary	Unemployed	No	Yes	No
ISSK_42	Vanio	Female	18	18-24	Montana	Single	Primary, but less than secondary	Non contractual employment	Yes	Yes	No
ISSK_43	Koko	Male	28	25-30	Montana	Single	Secondary	Temporary job	No	Yes	No