



SOCIAL EXCLUSION OF YOUTH IN EUROPE:

Cumulative Disadvantage, Coping
Strategies, Effective Policies
and Transfer

T3.4.11 Country report: Bulgaria

**Section 2. Results: thematic analysis of the interviews
Part c) Well-being and health**

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Section 2. Results: thematic analysis of the interviews

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

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

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

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

It should be borne in mind that the consequences of unemployment and its effects on well-being and health depend on individual, social and institutional circumstances surrounding unemployed people (Ahn, García and Jimeno 2004). Therefore, as the researchers note, in evaluating the effect of unemployment on individual well-being, we should consider all these relevant factors as well.

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

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



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

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

1.1.1. The health as a value

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

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

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

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

R: Well ... About two weeks ago, I managed to find time to do full medical examinations. I have not done that for about four or five years, ah ... My examinations are good, based on the fact that I manage to play sports, from sports - good food, clean. I do not smoke, I do not drink alcohol and this somehow has a beneficial effect on my body and physically I feel wonderful. And mentally ... I feel very good." (Georgi, 24, M, HE, TE).

1.1.2. Employment prospects (career success)

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

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

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

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

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

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



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

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

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

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

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


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

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

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

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

This is not the case with the interviewed young people who have higher education and have found a job under the Career Start Program. In their case work/internship has the role of an investment that leads to the accumulation of skills, experience and knowledge in a real work



environment, which is why payment is important but not decisive for the satisfaction of their present well-being:

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

1.1.3. It could be worse

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

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

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

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

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

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

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

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

Stoyan also says:

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

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

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



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

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

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

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

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

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

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

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

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

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



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

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

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

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

Stefan also shares:

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

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

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

2.1 Risk factors to well-being and health: Micro

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

2.1.1. Disability and incapability for work

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



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

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

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

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

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

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

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

Here the disability as a risk factor for the well-being on micro-level is reduced by a combination of factors such as – individual agency, positive attitude, family support, and opportunities provided by the state, for which we will discuss in more details in Part 3.

Another factor at individual level affecting the well-being of the young people is the temporary disability. Several interviewees say they have survived traffic accidents, after which they have to change their plans for training and work, and as a result they are also deprived of things they consider important.

Sotir for example suffered a crash before 3 months of which is still recovering. The worst was injured his hand and doctors told him he would need about a year to fully recover. This incident forces him to postpone his plans to become a police officer but he is optimistic that everything will be ok and next year his hand will be fully recuperated. He evaluates his standard of living as normal, but compared to his friends who work is worse because he doesn't have enough money for pleasures, vacations.

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

2.1.2. Early pregnancy



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

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

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

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

“I don’t have one day of employment. After I married I gave birth to my children and from then till now I care for them, I deal with them”. (Vania, 23, F, LE, U)

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

2.1.3. Feeling of insecurity

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

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

I: Do you want more security?

R: I think I need more security.

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

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

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

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



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

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

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

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

2.1.4. Pessimistic thinking

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

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

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

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

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

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

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

2.1.5. Bad habits and frivolous attitude

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



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

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

„And I give to them the child allowances that I receive – these are BGN 35 (around 18 Euro) monthly for each child”. Otherwise: “if I take the child allowances till the evening they are gone.” (Ivanka, 19, F, LE, U)

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

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

R: Pretty reckless, pretty reckless (laughs).

I: And what does that mean?

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

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

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

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

2.2. Risk factors to well-being and health: Meso

2.2.1. Family background - loss of parent

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

“I don't live better because I miss the person who raised me – my father. And many things have changed literally since then, because the absence of someone can change the way you look at things and your desire to do whatever you wanted to do. But if I look at this situation from a different angle – to compare how I lived before and how I live now,



I can say that I succeed in... because he was the main source of everything around me... I succeed in compensating this gap. From that point of view I feel satisfied, because now I'm succeeding to replace the role of my father in my life by myself. And to feel secure".
(Georgi, 24, M, HE, TE)

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

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

2.2.2. Marginalized community/neighborhood

The community / neighborhood in which young people live also has a significant impact on their well-being. As a risk factor, can be determined life in the so-called Ghettos - places inhabited mainly by people from the Roma minority group, where ethnic cultural norms and practices are particularly strong. The main fear of Eva (Eva, 21, F, LE, U), for example, living in the Roma neighborhood of the capital, is that she can be stolen or married to a man who beats her like her sisters. She feels afraid to work as a house cleaner in the neighborhood because she has been attacked when she cleansed in such a house. Ivanka (29, F, LE, U) lives also in Roma neighborhood, hata has strong influence on her well-being. Ivanka has never been to school most probably following the tradition that girls do not need to study as they will marry and look after their children.

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


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

2.3 Risk factors to well-being and health: Macro

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

2.3.1. Precarious employment and low remuneration

Young people experience stress and anxiety because they have to work in two places, take extra shifts or seek out sources of income to maintain a relatively good standard of living - to create a family, to look at children, to have their own home. Although being highly skilled



Petar's work does not allow him to do things he describes as valuable to a young person. He believes that what he works now does not provide him good living conditions for the low pay.

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

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

"Just my everyday life is very busy every morning I get up at 6, 12 hours most often I work, at night I go when needed, so I from this point of view, I say to them [at his parents when were his age] was more relaxed. They [his parents] worked from 8 to 4, for example, are resting Saturday and Sunday. Also have gone on trips, on holidays twice a year at the sea, once the mountain. They had a freedom which, for example, I simply cannot get." Kiro (27, M, HE, SE)

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

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

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

2.3.2. Regional disadvantages

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

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



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

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

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

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

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

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

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

2.3.3. Interruption of health rights

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

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

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

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



3. Coping strategies for well-being and health

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

3.1 Coping strategies for well-being and health: Micro

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

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

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

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

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

His perseverance and diligence are also transferred to his work:

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

I: And you succeeded thanks to ...

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

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


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

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

R: Well, yes.

And: That God can help you in this situation?

R: Yes.” (Eva, 21, F, LE, U)



And Stavri is convinced that: *“With God’s help, I will find a job”*. (Stavri, 21, M, LE, U)
Another individual strategy that Annie, for example, perceives in order to cope with the difficulties of her well-being is to be realistic and not to confront the challenges that have arisen:

“For me the optimists are cheerful fools. I prefer to be a realist. In the near future I will probably be able to take steps forward, but unpleasant surprises are possible also. I do not exclude anything and have spare options. Still, I live in Bulgaria and in Montana (...) As far as it depends on myself - I hope to do it. You know - hope dies last. I will not surrender..” (Ani, 24, F, HE, U)

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

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

In a number of interviews, as a well-being improvement strategy are revealed intentions or has already made the demand for work abroad. Petranka was certain that she will be able to find a regular job abroad with a higher salary compared to jobs existing in Bulgaria. That decision was influenced by her dissatisfaction with the quality of existing job opportunities in Bulgaria and the remuneration in particular:

“Here there is no sense to work 24/7 for nothing... only to buy food.”
R: *“I don’t plan at all (laughing)... to become employed... I don’t plan to stay here... a month and that is...”*
I: *“Are you worried that you will not be able to find a job in (***) (the name of the country)?”*
R: *“Jobs are available there... Yes, they are... I’m certain that I’ll find a job”*. (Petranka, 19, F, LE, U)

3.2 Coping strategies for well-being and health: Meso

3.2.1. Family

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

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

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



„Well it is about the serious attitude of my parents about what I do and what I wanted to learn when I enlisted Social activities in Blagoevgrad. The support from my parents (...) And ... they were the people who supported me in my every decision. My family's support has played the most important and leading role in what I choose and do.”
(Georgi, 24, M, HE, TE)

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

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

3.2.2. Friends

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

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

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

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

3.3 Coping strategies for well-being and health: Macro

Except support from family and friends, some young people are looking for an opportunity to improve their well-being by participating in youth programs provided by the state through its Labour offices for internships or training to raise their qualifications.

Daria (22, F, HE, SE) has registered at the labour office when she was informed (by her parents and friends) about active labour market policy measures for youth employment. When she was in the labour office she stated that she prefers a job corresponding to her specialty. After three months, labour office officials proposed Daria a job at accounting company. The job became available under a labour market policy measure part of the Youth Employment Initiative. The measure's name is "New start". She first started with 6-months temporary contract that was later transformed into a permanent one. She assesses the impact of the program on her life:



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

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

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

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

4. Conclusions

The stories of the Bulgarian youths show that the lack of paid employment has a negative impact on their mental state – it results in stress, lack of self-esteem, depressive states. It affects their material situation as well – for example, the inability to do things that young people define as important (entertainment, meetings with friends, trips) but sometimes deprives them of essential living conditions - food, heating, clothing.

In Bulgaria, besides unemployment, working conditions must be also be added to the list of the risk factors for well-being and health - low pay, lack of security and insufficient protection of labour rights. Thus, a number of highly educated young people performing qualified work are forced to have two jobs due to low wages. That makes them feel themselves stressed and frustrated.

A significant gender related risk factor is the early pregnancy. It hinders the young women to complete education and reduces their chances to find a stable and well paid job. Often this risk factor is connected with other disadvantages like belonging to ethnic minority, living in a deprived urban area. All these factors contribute to social exclusion not only for the young mother but also for her child and the family as a whole.

The ways to coping and overcoming the factors aggravating the well-being of young people in Bulgaria are most often related to seeking financial and moral support from parents. In regard to employment, this factor is related with transmission of resources and social capital (Warmuth, Kittel, Steiber, and Muhlbock 2014). The importance of the social capital received from the network of family and friends becomes particularly important under conditions of crisis and high unemployment (Berloffia, Modena and Villa 2011; Krasteva 2015).

The programs for entering the labor market and reducing the youth unemployment provided by the state are also perceived by Bulgarian youths as an opportunity to improve personal well-being and health, but as a shorter-term rather than a longer-term solution.



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Annex 1: Well-being and health: Themes, subthemes and relevant interview extracts

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

| Themes | Subthemes | Extract |
|------------------------------------------------------------------------------------------|---------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Meaning(s) of well-being and health | It could be worse | <i>„We are not rich, but we are doing just fine.... I think that my financial situation is not that bad. That doesn't mean that I am totally satisfied but there are people who live under much worse conditions. I personally don't live a bad life.” (Ani, 24, F, HE, U)</i> |
| | Employment prospects (career success) | <i>„I: So ... the job so far makes you feel happy. R: Yes, happy and pleased with myself, seeing the result of what you are doing during the week, makes you enjoy and makes you feel good. I: Is there anything else that makes you feel satisfied with the job? R: Well ... Maybe in some way I'm happy with the fact that I have somehow managed to combine so many things in the last two years. And have shown to myself that I can succeed, even if there are many things and factors that can hinder. As long as one has a desire, he can achieve everything.” (Georgi, 24, M, HE, TE).</i> |
| | The health as a value | <i>“The most important thing is we to be alive and healthy, the other things in life are achieved with help, with effort, the health cannot cope with Money.” (Daria, 22, F, HE, SE)</i> |
| Meaning(s) of well-being and health as a result of unemployment or precarious employment | - | <i>“I mean now currently I do not have a job right now, for example, I did not work for two months and I was very much ... I felt stupid, that I had no income. And-and-and I did not feel like a person generally cause I felt like ten years old - only: /“Mom, give,</i> |



| | | |
|--|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | <p>give Mom and Dad' (laughs nervously). And yes, this is a way that I can make money with my own work and earn a living so to speak." (Ivan, 19, M, ME, U).</p> |
|--|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------|

2. Risk factors to well-being and health

| | | |
|-----------------------------------------------------|---------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Risk factors to well-being and health: Micro | Disability and incapability for work | <p>"It's hard. Money is not enough, no work ... When my father died. Without a parent it is harder. " (Ilia, 28, M, LE, U)</p> |
| | Early pregnancy | <p>"I don't have one day of employment. After I married I gave birth to my children and from then till now I care for them, I deal with them". (Vania, 23, F, LE, U)</p> |
| | Feeling of insecurity | <p>"Well, maybe average, I would like a lot of things to be different, better, it depends on the financial perspective and perhaps there is something to be changed compared to now. Even many things... The room you pay no matter that it is not yours, and that is the smallest example. The room, the program - everything is quite uncertain.</p> <p>I: Do you want more security? R: I think I need more security. I: Whar do you mean? What would give you security? R: It is very important to feel security Много е важно човек да се чувства сигурен, although in the work man hardly feels secure, any moment may be the end (...) I think it is important to have a security in your private life and in the work because this has a great influence on person's psyche and lifestyle." (Dona, 24, F, HE, TE).</p> |
| | Pessimistic Thinking | <p>„To be honest, it is very hard for me... Now it is very difficult to find a job... I don't know whether this is relevant only to Montana or in principle... but it is too difficult... and that [note: remuneration] which they are proposing... people will just not</p> |



| | | |
|-----------------------------------------------------|---------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | <i>be able to get by..." (Milena, 21, F, ME, U).</i> |
| | Bad habits and frivolous attitude | <i>„I: And in this connection, can you tell me how do you manage your finances, your daily expenses? R: Pretty reckless, pretty reckless (laughs). I: And what does that mean? R: Well, for example, if I go out with 20 leva, in 20 minutes there is not a penny (laughs). And so.“ (Ivan, 19, M, ME, U)</i> |
| Risk factors to well-being and health: Meso | Family background - loss of parent | <i>"My friends have their families and their parents that take care of them and they generally do not care that currently they have no money, and to me is much different. I have to think about food. It is not the same with them. They go home and eat, and I have to think how to do it. " (Ana, 19, F, ME, U)</i> |
| | Marginalized community/neighborhood | <i>"I never went to school because my mother and my father did not let me go. They were scared to let me go. I don't know why they were scared" (Ivanka, 29, F, LE, U)</i> |
| Risk factors to well-being and health: Macro | Precarious employment and low remuneration | <i>"This type of additional work has considerable influence on the nervous system. Even, even aside from the extra work I constantly think... if some day I decide to have a family ... I will always think if I can do it. So it influences. Constantly affects the psyche and it now leads to other health problems." (Poly, 25, F, ME, SE)</i> |
| | Regional disadvantages | <i>„Yes, because we all move to the big cities – in Sofia, abroad. Friends of mine went abroad and they are feeling much better and I do not know whether there will be enough people in Montana in order to create this group (musician). My school here [note: in Montana] was a high school but very soon it will be made primary school because of lack of pupils". (Vania, 18, F, ME, TE)</i> |
| | Interruption of health | <i>"When the children are ill as it is now,</i> |



| | | |
|--|---------------|------------------------------------------------------------------|
| | rights | <i>all our money go for medicines".</i> (Vania, 23, F, LE, U) |
|--|---------------|------------------------------------------------------------------|

3. Coping strategies for well-being and health

| | | |
|-----------------------------------------------------------|----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Coping strategies for well-being and health: Micro | - | <i>„You need to be very tenacious (thinking). You need to be very tenacious. And you need to be slightly insolent, because otherwise you can't make it. Especially in Sofia, where many people from the country come and you have to compete with them in order to get a job... and they are tenacious like hell (smiling)."</i> (Anton, 24, M, HE, TE) |
| Coping strategies for well-being and health: Meso | Family | <i>„I'm lucky with good parents. They love me, but all parents love their children. Mine are good people, good parents. And when you ask me what they've given me - that's what they gave me - they cared for me and they took a good care for me. They pointed me the good way in life. They even pushed me into it. I was lucky with these parents, I grew up in a good family. We are now big friends, we are very close. I share with them, I take advises from them."</i> (Ani, 24, F, HE, U) |
| | Friends | <i>"I will ask my friends, acquaintances. I believe that someone will know...has heard that somewhere...someone is looking for an employee."</i> (Mona, 20, F, ME, U) |
| Coping strategies for well-being and health: Macro | | <i>„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."</i> (Daria, 22, F, HE, SE) |

