



# SOCIAL EXCLUSION OF YOUTH IN EUROPE:

Cumulative Disadvantage, Coping  
Strategies, Effective Policies  
and Transfer

## T3.4.11 Country report: Bulgaria

- Socio-economic consequences of unemployment,  
precarious and temporary employment or labour  
market exclusion

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## Introduction

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

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

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

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

### 1. Material deprivation

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

An aspect identified in the interviews is that even employed young people experience material deprivation. This is related to the phenomenon “working poor” – employed people who are at a risk of poverty. In Bulgaria the relative share of working poor (for persons aged 18-64) for 2015<sup>1</sup> is 7,8%. Distribution by type of employment shows that the share of working poor is much higher by people working part-time job – 30,3% compared to 6,7% by those working full-time job (NSI 2017).

All these observations are in line with data showing that every second Bulgarian suffers from material deprivation (Eurostat 2016). With 49,1 % (in 2015) materially deprived people<sup>2</sup>,

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<sup>1</sup> Income reference year 2014

<sup>2</sup> According to Eurostat, material deprivation refers to a state of economic strain and durables, defined as the enforced inability to pay unexpected expenses, afford a one-week annual holiday away from home, a meal involving meat, chicken or fish every second day, the adequate heating of a dwelling, durable goods like a washing machine, colour television, telephone or car, being confronted with payment arrears (mortgage or rent, utility bills, hire purchase instalments or other loan payments). Material deprived is



Bulgaria is on first place with regard to the risk of poverty and social exclusion in EU. The severe material deprivation rate among the young Bulgarians (aged 15-29) is also the highest in the EU – 34,3 % out of total population.

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

*"My brother goes to the shop asking for some food and the shopping lady refuses. My brother returns home and we go to bed being hungry. In the morning, my father goes out, here, in the garbage containers, and makes some money. He sells iron, empty glass bottles, you know how [The respondent's father was selling iron and glass bottles, which he found in garbage cans, for recycling]. He comes, brings money, we eat. Nobody dies of hunger."* (Eva, 21, F, LE, U)

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

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

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

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

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

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

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

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the person who lack of at least three out of those nine material deprivation items. For more information: [http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Severe\\_material\\_deprivation\\_rate](http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Severe_material_deprivation_rate)



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

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

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

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

The same is for Ivanka (29, F, LE, U) who visits doctors and medical facilities only in relation to her children. She finds the medicines very expensive and rarely buys them. She herself has no health insurance and when needed uses traditional medicine.

The lack of money forces part of the young people to interrupt their education. For some of them this means leaving school at the very beginning of the educational path, and for others impossibility to complete higher education.

After completing the eighth grade, Dimitar interrupts school:

*„I: Why did you stop to study?*

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

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

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

*I: Why did you decide such way?*

*R: For the simple reason that my parents didn't have enough money, in order to be able to subsist myself and I had to work ... and both things can not be combined, because when you are going to work you work from 9 to 5 o'clock. It is impossible to go to school neither first shift nor second shift<sup>3</sup>.*

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

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

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

*R: There is no way."* (Boris, 26, M, LE, U)

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

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

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

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<sup>3</sup> In Bulgaria most of the schools are double shift - with one group of students in the building early in the day and a second group of students later in the day.



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

*"Weeel with 400 BGN there is not how to do it [higher education] to finish it (laughs). You know yourself that the accommodation in Sofia is expensive. There is no Medical in absentia, so I need to be there. There is no way to have my state internship in Montana. Everything must be in Sofia."* (Kremena, 28, F, ME, TE)

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

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

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

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

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

In addition, Poly says:

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

## 2. Budget management and short term financial planning

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

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

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



*"We [i.e. she]<sup>4</sup> put 1 BGN by 1 BGN ... we hide it, even if it is only BGN 1 – we hide it too. Then my mother says: "We don't have money" and I give it to her. One lev by one lev (1 BGN), I saved BGN 30. I do it that way" (Eva, 21, F, LE, U)*

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

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

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

*„R: ....we have credits...*

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

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

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

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

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

*„I: What about own family?*

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

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

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

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

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<sup>4</sup> The respondent is from Roma ethnicity and uses ungrammatical Bulgarian language – for example, she used the plural form of the personal subject pronoun (i.e. "we" instead of "I").



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

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

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

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

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

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

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

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

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

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

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

*I: Just because you don't earn enough. Otherwise you would... [R: Yes, of course]*

*R: I don't think that I'm a person, who wastes money, but... I don't have the opportunity to save (...) It is difficult."* (Georgi, 24, M, HE, TE)

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

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

*I: Why?*

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

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

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

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





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

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

*“I: Do you have some savings?*

*R: No.*

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

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

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

*R: Now they are not, but after some time certainly they will be important” (Daria, 19, F, HE, SE)*

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

Ani for example has always worked informally:

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

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

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

### **1. Personal and family life**

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

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



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

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

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

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

*R: I help too. I do most of the things at home because they [parents] are at work, I have more time now and I do most of the work.“ (Sotir, 34, M, ME, U)*

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

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

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

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

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

Unemployment, lack of job security and low income in Bulgaria are the most significant factors when the interviewees making decision about leaving the parental home and starting own family. This observation is in line with other studies indicating that unemployment and job insecurity have important consequences on young people lives in regard to decisions about residential emancipation (Becker et al., 2010) and having a child. Moreover the relationship between unemployment or redundancy and fertility is most driven by the countries in Eastern Europe (Ayll'on 2017). Many young Bulgarians are forced to postpone these steps in their life due to the



lack of money and the need to be supported from their parents. This kind of support is considered by the interviewees as financial dependency. This issue is further analyzed in the chapter on autonomy but here we will give some examples again because the Bulgarian interviewees consider it as a significant socio-economic consequence of the unemployment and job insecurity.

According to Dimitar his autonomy depends on what he will work, if he can subsist himself alone. From this depends his future plans to create a family:

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

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

*„I: Do you have some worries about future events in your life, for example creating own family?  
R: Yes, with the years, yes. When I was younger I did not have such worries. Now I think more and more about some things considering our country as a whole. Will you be able to care of this child?“* (Mira, 24, F, ME, U)

Currently, Koko is employed as a barman and waiter on a temporary basis – only for the summer. He is living at his parents' place. He would like to live independently, but this option is not affordable – financial constraints are too big: *"I cannot afford to move in a rented flat or whatever else."* Koko thinks that his unfavourable labour market situation has important economic and social consequences. The lack of regular incomes prevents him from establishing his own family:

*"When you have a girlfriend, you have to be in a position to offer her something"* (Koko, 27, M, ME, TE)

The low remuneration in Bulgaria shapes also life decisions about independent life and starting a family. In his point of view, young people can find a job, but most of the existing jobs are not well paid. Remuneration is not sufficient and adequate and therefore these factors prevent young people from making a decision to establish their own families.

Despite Petar has high education that he likes and is working in his specialty, he does not have the possibility with the money he receives to support a family. For the last two years, Petar lives outside his parents' home, but not completely alone, with roommates on rent, whom he shares the costs of the dwelling with:

*"If I have to live absolutely alone, to meet absolutely all costs and bills, it becomes impossible in practice."* (Petar, 29, M, HE, SE)

And about his own family Petar says:

*I: Do you have worries that with your wage it will be difficult if you have own family?  
R: Yes, it will be much difficult and I will be not make this step. I would not seriously engage, which means I would not commit myself at all, because there should be some conditions and*



some level in order to make this. Yes (definitely) I would not engage with such things [creating own family].” (Petar, 29, M, HE, SE)

“I do not think I could live and create a family with money from this shop where I work - this is something temporary until I get real work...” (Vania, 23, F, ME, TE)

## 2. Social life and friendships

### **Social contacts and leisure time**

Recent studies indicate that the job insecurity and unemployment have consequences on many aspects on young people’s lives (Ayllón & Nollenberger, 2016:1). The narratives of the young people show that the loss of job leads to impossibility to form and maintain social connections. In addition to disrupted social contacts, the unemployment and precarious employment lead to impossibility of doing activities valuable for the young people – to visit entertainment establishments with friends, to go on holidays etc.

Mira is experiencing a deep psychological discomfort with regard to her living conditions. Being unemployed for a long period of time, she is missing social interactions with colleagues and friends:

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

Despite having a paid job, Biliana has to manage her expenditures very carefully. She does not think that she is materially deprived but most of her incomes are spent on the most basic items (food, utility bills and rent). As a result, it is her social life that is influenced negatively:

“You should limit the occasions when you are out with friends” (Biliana, 27, F, HE, TE)

Koko becomes more distanced from his friends who are better-off. The lack of regular incomes does not allow him to leave his parents’ place and to live independently. He cannot afford even holidays. This creates strong psychological tensions. He summarized his view as follows:

“If you have money – you have anything; if you don’t have money – you have nothing” (Koko, 27, M, ME, TE)

Because of his long-term unemployment, Stavri has to limit his social contacts. He is not able to participate in entertainment activities, which are important for him. He was convinced that if he succeeded in finding a job, things will become better:


*I: Are you satisfied with the way you live in the moment?*

*R: Now?*

*I: Yes.*

*R: No.*

*I: Why?*



R: *Lack of money? I'm a young man... I can't go to bars...* (Stavri, 21, M, LE, U)

## Coping strategies and policies perception

Analyzing the influence of the unemployment on the autonomy, well-being and health, it is understandable that the strategies for improving the life situation are overlapped with those that young people make in order to handle the negative social and economic consequences from unemployment and job insecurity. However, in this part we will pay attention of some details about efforts that the interviewees make in order to cope with the difficulties in the labour market in Bulgaria. Again, the strategies will be presented at micro, meso and macro level.

### 1. Micro/individual coping strategies

The interviewed young people in Bulgaria undertake various activities to cope with the unemployment and the lack of income – living simple life with low expenses; saving money for unexpected occasions; ideas for own business; improving education or receiving new qualification; optimistic or a “present focused” time perspective

#### **Developing personal budget management strategies**

In order to handle with the situation of unemployment Ani is willing to start any kind of job and at the same time, she tries to reduce her expenses:

*“I tried not to be a financial burden to my parents. That's why I took every chance to get a job, especially while I was a university student. I was not highly paid but I managed to save some money which added to my scholarship money and some help from my parents helped me get through university...I try not to spend too much money. I live a simple life. I eat at home. I don't smoke or drink. I have little daily expenses. I buy a cup of coffee or juice, something sweet. My friends and I get together from time to time. About BGN 10 per day is enough for me.”* (Ani, 24, F, HE, U)

Saving money is another opportunity for improving life situation that the young people find valuable. During the conversation it became evident that Eva would like to put some money in a bank (Instead of “bank”, the respondent was talking about “post” – apparently she did not recognize the difference between these two institutions) and imagined her life as follows:

*“... Well (...) If we<sup>5</sup> work, put some money in the post [Interviewer: What?], put some money into the post, little by little. By 50 to be put in the post.*

*I: What do you mean by “in the post”?*

*R: For accruing and interest.*

*I: You mean “in the bank”, don't you? [Respondent: Yes]. To have some money in the bank?*

*R: Yes.”* (Eva, 21, F, LE, U)

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<sup>5</sup> The respondent is from Roma ethnicity and uses ungrammatical Bulgarian language – for example, she used the plural form of the personal subject pronoun (i.e. “we” instead of “I”).



### **Own business/production**

In order to improve their situation some of the interviewees share that are ready to start own business. Viktor decided to become self-employed and invested all his money hoping to open a local food shop:

*„Well, I have thought it.... but here for young people they [banks] do not give money...I wanted to open a grocery store...or a small bakery. I made my own firm, I had all documents needed (...) invested all my money that I had...I need more 4000-4500 BGN. I went to the bank and I said: “I have new firm and I need a loan in order to start the business.” They said: for new firms we do not have anything, any programs, nothing...we can not give you a loan (...) They [the state, the banks] should do something because when I was in Italy they give loans there, a lot of money for new firms created by young people so they will live in their own country instead to leave the country ...in order to stay in the country to work.”* (Viktor, 28, M, ME, SE)

Despite Stefan is not well oriented what he wish to do in his working path, he has also the idea for self-employment:

*“(...) I have not thought yet what exactly I want to do. Perhaps own business is a possibility too.”* (Stefan, 21, M, ME, U)

Another coping strategy to reduce the negative consequences of unemployment and lack of money is to produce some part of the food that is needed:

*“We own some land that we rent and we get some money out of it. Dad used to give us some money too, but recently he stopped. He is not well. Our yard is big and we grow different vegetables – we have tomatoes, beans, potatoes, peppers”.* (Vanio, 18, M, LE, U)

### **Continuing education or receiving higher qualification**

Another characteristic on individual level is the decision for continuing education or receiving higher qualification. For most of the young people, this is related to the belief that the higher education can help them to find a job.

Dimitar believes that secondary education can improve his chances to find a better job in formal economy. He wishes to overcome the current state of job insecurity and is convinced that if he teaches some craft he could find a better job. So Dimitar has decided to enlist a school that provides knowledge and skills for a particular profession:

*“There by the school, this school especially if you end up with a good evaluation, they send you directly to work. (...) I just want to acquire secondary education... to find a job... a permanent job... to be in position to pay social security contributions... to have a secure job”* (Dimitar, 19, M, LE, U)

On that basis, Dimitar will have the opportunity to draw a loan and to develop his business in the transportation sector.

Daria is ready, if necessary for finding a better job, to consider re-qualification courses:



*"Well, I told myself that I'm still young and I will find a job, may be with more efforts, if necessary with additional training courses, with something different as qualification."* (Daria, 22, F, HE, SE)

### **Developing an optimistic or a "present focused" time perspective**

Another individual strategy of young people for coping with job insecurity is to develop an optimistic or a "present focused" time perspective. The denial of the future risks appears to be the most appropriate coping strategy for many of the young Bulgarians.

Biliana admits that she is concerned that at some point she might remain without a job for a longer period of time. However, she prefers not to think about that at the moment when she has a temporary work (being included in a youth program):

*"Worries do exist. It is unavoidable, but we cannot live with these worries all the time (...) At the moment I don't think about these issues. I'm concentrated on my job... my career advancement, because it is important for me"* (Biliana, 27, F, HE, TE)

Despite the hardships, lack of money even for food Ana is optimistic about the future, which she does not exclude to continue and abroad. She believes in her own abilities to reach the goals:

*"If there is a desire, everything is achieved. One must pursue any goals in life."* (Ana, 19, F, ME, U)

Miro lives entirely in the present without thoughts about the future. Despite the unemployment and the lack of enough money, he is optimistic about the future occurrence of important events in his life:

*"I'm not afraid of such things (...) I think it should be better ... with family and work, more secure employment. Permanent job."* (Miro, 26, M, ME, U)

### **Work abroad/Labour migration**

Many of the interviewees share that they are ready to go abroad in order to find a job. Researches show that for low-qualified Bulgarians in Western Europe the wage levels, for the same work, are higher than in Bulgaria and the wage differences motivate some of them for searching a job abroad (Stoilova and Dimitrova 2017).

From graduation till now (2010 to 2015) Kremena had been working every summer for 3-4 months in Italy where her mother works as a nanny for children. She is convinced that work in Italy is better:

*"Definitely, yes, it is better abroad. It is paid and they encourage you to work very ... in the sense of it [I: the woman where you work to?]. Yes, the woman herself. I already five or six years work with her and I had her full confidence."* (Kremena, 28, F, ME, TE)

Kremena finds no sense to stay in Bulgaria:

*"To me, cause I find no reason to stay in Bulgaria. No proper job, not just ... there is no work at all. I was forced to start in "[the name of the supermarket]," I did not want to start there, that I know it's a very hard work. I have worked in grocery stores and know what it is. But I could not*





*find a job and so ... we live here in lodgings with my husband and just had to start something quickly.* "(Kremena, 28, F, ME, TE)

After leaving school, Viktor went to Italy where he worked for several years. The decision to leave the country was mainly influenced by the existing obstacles in finding a job. The respondent said that he sent applications many times, but his efforts remained unsuccessful. According to him, one of the main reasons for these difficulties was the fact that he is of Roma ethnic origin. This subjective feeling that he was being treated unfairly has influenced his decision to leave the country and to go to Italy:

*„(...) here [in Montana] more and more young people move abroad. They do not want to stay in Bulgaria...and abroad nobody asks you what are you – Gypsy or Bulgarian.“* (Viktor, 28, M, ME, SE)

Emigration is seen as a strategy for improving the life satisfaction not only for young people with low education but also for the young people with high qualification:

*“I: Under what circumstances would you go abroad?”*

*R: If I cannot find job here and the money is not enough to live a normal life, then I will look for a job abroad.”* (Daria, 22, F, HE, SE)

*“I: How do you see your future life?”*

*R: Well, I think at least two years to invest in this to improve my situation here in Bulgaria and if I do not succeed I will leave the country.”* (Georgi, 24, M, HE, TE)

### **Intergenerational comparisons**

When young people compare their life with those of their parents almost all of the interviewees think that the older generation had a better life. This statement is based mainly on the lack of unemployment in Bulgaria when their parents were young.

Ilia evaluates his standard of living as worse if he compares it with that of his parents when they were at his age, because:

*"then life was easier, and both had work."* (Ilia, 28, M, LE, U)

When Valya compares her life with her parents when they were at her age, she says:

*"Well, there is a difference, yes. They [the parents] say it was better. Life was less expensive, money was enough for all. There were not many extras. Now there are a lot of extras, but not enough money. That's the difference."* (Valya, 20, F, ME, U)

*"They [the parents] say it was much nicer to live ... Because they had enough money, everything was cheaper and they had a simpler life. Now, everything is expensive while wages are low. Now the bread is 1 BGN. 10-20 BGN are not enough for a day."* (Valyo, 21, M, LE, U)





*"I cannot say. As a whole, everything was very different before more than 25 years. I think they had more opportunities, but less choice... However, they were always employed. Till now they have never been unemployed."* (Petia, 23, F, HE, TE)

*"They lived better, so I've heard stories of them went ... more holidays, had certain work, an own home they had earlier."* (Miro, 26, M, ME, U)

## **2. Meso-coping strategies**

### **Activating resources and support from family and social network**

The negative effects of unemployment can be weakened by support received from parents and friends (Linn, Sandifer and Stein 1985). The support of parents is both – material and emotional. Sharing a household with parents means lower (or lack of) expenses – food, heating, electricity, property tax etc., but also a subjective feeling of security – when young people need help they can rely on their parents. As Kiro jokes:

*"Well, in general, man is the only mammal that breeds his children until 40 years (...)"* (Kiro, 27, M, HE, SE)

According to Kiro, he gets full support from his parents - both financial and moral. They support him when he had no own home and he wants to separate. Thanks to his parents he managed to buy an apartment without credit:

*"Well, I can tell you that they [parents] helped us a lot, with finding a home they supported us financially, so I cannot say they had anything against it or anything else. They have always looked to us to be well."* (Kiro, 27, M, HE, SE)

Petranka's relatives - her husband, grandmother and her cousin's family - have a special role in her life. The support is both emotional and material. Petranka believes that the support of her family will be sufficient in case of unexpected difficulties:

*"I rely on my cousin and his wife... they are very close friends of me... I share everything with them (...) I'm not worried because... There is who to support me... and if I fall in such things... there is who to send... (in the meaning of "to send money") to help me..."* (Petranka, 19, F, LE, U)

Ani lives together with her parents in their apartment. Her parents pay the bills and pay for the groceries. The apartment is close to town centre so she does not have any transport expenses. Ani does not think of having her own place for the time being and gives several reasons for not wanting to get her own place. She explains why she cannot afford to do so:

*„I wouldn't even dream of having my own place. While studying for my law degree I lived in a rented apartment in the town where my university was because there was not any other way to do it. For the time being I see no point in living at some different place, away from my parents. My current financial situation gives me no chance to buy or rent an apartment. Until I find a good paying job and considering the wages and price rates, buying my own place sounds*



*absurd. One has to be very brave or very stupid to get a bank loan to buy an apartment. So many people have lost their homes because of the heavy burden of their bank loan payments. I don't need my own apartment. I have a place to live. If we owned another apartment we would have rented it. Probably at some point I will live at some other place but I don't need that for the time being. It's okay with my parents if I want my friends to come over."* (Ani, 24, F, HE, U)

In addition to material and emotional support, family and friend networks provide social capital (Warmuth, Kittel, Steiber, and Muhlbock 2014). Matthew Jackson (Jackson 2008: 84) gives a number of examples for empirical studies that show the significant role of social networks in finding a job. An enormous study (Mourshed, Patel, and Suder 2014) comparing the transition from school to work in France, Germany, Greece, Italy, Portugal, Spain, Sweden and United Kingdom is also showing that in some countries the young people rely in a great extent on personal networks when searching for a job. This statement finds confirmation in a number of the interviews revealing that the job was found through contacts by parents or friends.

Poly is convinced that the conditions for finding a job, especially in Montana are not very big, if you do not have friends and connections:

*"So a random person to start – it cannot happen ... But I think it is anywhere in our country."* (Poly, 25, F, ME, SE)

Mona relies primarily on her parents and family. For finding a job, she would turn to friends:

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

Petar had received support from his parents during his education. He believes that if he has to find a new job or has a problem he would first turn to his informal contacts:

*"But I would have turned first ... I would have turned to people, to friends, relatives, acquaintances and while I search ... I would look for every opportunity indeed."* (Petar, 29, M, HE, SE)

The informal contacts seem to have significant role by finding a job in line with Granovetter's idea (Granovetter 1973) for the strength of weak ties:

*"I: How did you find this job?"*

*R: Well...thanks to acquaintance of mine... She is a university professor in psychology. She recommended me because she thought that I am a conscious person. Moreover, I had good grades. And... this was the criterion. So it was my acquaintance and my grades that helped me to submit an application and to pass all stages of approval."* (Georgi, 24, M, HE, TE)

### **3. Macro-coping strategies**

#### ***Use of various programs/measures***

As a strategy for cope with unemployment, some of the interviewees have taken part in a youth labour market programme. In the most cases, this decision was taken after long period of



unemployment and impossibility for finding a job. The interviewed young people have participated in internship program for people with high education without work experience, subsidized work and trainings (language and computer courses).

Some of the youths assess the effect of the program negatively. In 2015, Georgi participated in an internship programme at public administration. He was talking about his experiences as an intern in a positive way, but his overall assessment both of the programme and internship programmes in general was negative:

*"Well... I just got some knowledge how public administration works. But I don't think that this is an experience which could be an advantage in future. In general, this programme has not had any influence (...) I don't think that internship programmes can offer good career perspective (...) I don't think that these programmes could help me to find a job."* (Georgi, 24, M, HE, TE)

This assessment is mainly due to the design of the programme (*"people who are your mentors during your internship do not take you seriously"*) and their overall efficiency (*"I think that these programmes offer fake opportunities"*). In his words, these programmes could be more efficient if public administrations open vacancies specially designed for interns, i.e. these workplaces will be designed to correspond to skills, knowledge and experience of young people. Now this is not the case and this fact not only ruins the efficiency of these programmes but they become less attractive for young people because they do not offer them real opportunities to get fully integrated in the organization's activities, to become part of the team. As the respondent said: *"interns are perceived as... parasites..."*

Positive are the assessments of young people who have participated in program "Career Start". Despite the low payment mentioned as a problem, most of the young people admit that the program gives a good opportunity for work experience that they do not have:

Tina hopes that by participating in such programs she will be able to have the necessary work experience of 2 years:

*"I participated in a program here; already have six month experience in accounting. I applied to another program, and now await approval. This is a European program for youth employment. So I think I can gain this experience. Here, six months, there 6 months. This is a start; otherwise there is simply no other option. All demand two years of experience ..."* (Tina, 28, F, HE, U)

*"I do not know, maybe the programmes are generally a nice thing, I was not very clear. Now I got familiar with this programme, in essence they are few. I do not know how long they exist, but I did not know about them. This is very useful for the young people in Bulgaria. Career Start is just for young people who complete their education and do not know where to focus and the other one is for youth employment, because if at 29 you have no job, it is hard because now you've accustomed to be passive, it is hard to getting the person to do something. More programmes can be considered, for financial support to people who have no jobs, but they must be up to some time because if you get used to rely on funds from somewhere, when you get used to get, you don't give."* (Dona, 24, F, HE, TE)

The most common reasons for the negative assessment mentioned by the young people are the low wages, the short period of the program and the insecurity after the end of the program.



*“Fixed-term duration of employment is the only problem of these programmes... Because after that you remain without a job again... Maybe incentives should be put in place in order employers to be stimulated to provide permanent employment (...) Duration, yes... It is something which I’m worried about because after that it is not clear what is going to happen... I have to go through the same path... to register myself at the employment office, to get an unemployment benefit and after that... uncertainty.” (Katya, 29, F, HE, TE)*

### **Institutional resources and support**

Concerning the institutional support proposed by the state (via “Labour offices”), the assessment of the young people is definitely negative:

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

*“The state, in my opinion, can do nothing to help me. If it can help us in some way, if there are granted money, they take it (smiles). So it is not happening, I think.” (Dimitar, 19, M, LE, U)*

*“I have many friends who are registered there [at “Labour office”]... but nothing.” (Boris, 26, M, LE, U)*

*“two years ago and they [in the “Labour office”] never offered me anything. I know nothing about their programs.” (Valyo, 21, M, LE, U)*

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

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

As a whole, we observed a lack of trust in the state by the young Bulgarians that lead them to the conviction that nothing depends on them and to a lack of hope that their life will get much better in the near future:

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

*“I will apologize for what I will say but (...) in my point of view the state does not do anything.” (Milena, 21, F, ME, U)*

## **Conclusions**

Presenting the young people’s perceptions of the consequences of unemployment and



precarious job revealed in the interviews we identified the main aspects of labour market exclusion from subjective point of view. Social exclusion has a multi-dimensional character and is liable to change over time (Ohlsson, 2007). European Commission defines as basic aspects for social exclusion - unemployment, access to education, childcare and healthcare facilities, living conditions, social participation (European Commission 2010, p. 63). There is a consensus in the literature that social exclusion is not equal with material poverty, it doesn't mean only lack of material resources. The exclusion can include lack of resources and deprivation, but also it is related to incapability of participation in main activities in the society (Burchardt, T., Le Grand, J. & Piachaud, D. 2002).

What we identified in the interviews with the young people is a vicious circle arises - low positions in one aspect lead to similarly low positioning in others. The lack of family resources often leads to lack of education, that is a factor for low-qualified and low-paid work for youths. In addition, our findings show that the precarious employment has numbers of negative consequences not only for the so-called risk groups of young people – with poor background, from ethnic minority, living in jobless family etc. Moreover, it also influences strongly the life of youths with tertiary education due to low remuneration in our country, lack of appropriate jobs, violation of labour rights and high level of shadow economy. As consequences presented by the young Bulgarians we observed – material deprivation, low self-esteem, feeling of pressure and stress, interruption of social contacts, low life satisfaction and happiness, postponing creating own home and family, lack of hope for better future, intention for emigration. The main protective factor as identified in the narratives is the family. Very often, our participants tell us about their deep disappointment with the role of the state in regard to the opportunities for development of young people in Bulgaria.

The characteristics of the labour market in the country, the numerous political, social and economic reforms that do not had expected results for many years now, lead the young people to the belief that they do not have any voice in Bulgaria and nothing depends on them. Therefore, we have to pay special attention not only to the statistics and numbers such important for the policymakers (for instance the data for decreasing youth unemployment) but also to the quality of life of the young people which try to make their plans and dreams come true in hard times.

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## Annex 1: Socioeconomic consequences: Themes and relevant interview extracts

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

Theme	Subthemes	Extract
<b>Material Deprivation</b>	-	<i>"But it is very difficult. You need to deprive yourself of many things. Well, even eating, you try to do your best. In every family it happens to have nothing... And you do not have a decent life. It means to have clothes, everything to be O.K., to have a phone... To buy what you want, to walk around where you want. To enter somewhere without thinking that the money will be not enough for this coffee or for that store (...). We live a little tough. It is cold, it is winter still. Months are somehow nasty."</i> (Valyo, 21, M, LE, U)
<b>Budget Management and short term financial planning</b>	-	<i>R: ....we have credits... I: Credit for...something....consumer credit? R: Yes. I have a consumer credit and I am paying it now...he [the husband] has a credit ... and here with 200 BGN monthly we can not make ends meet ... for the kid - diapers, food...she is growing and wants everything...there is no way."</i> (Petranka, 19, F, LE, U)
<b>Long term financial planning (retirement plans, pension schemes and savings)</b>	-	<i>"I: What about savings? [R: This is absurd] Do you think that... R: This is absurd, it is impossible to talk about savings. Absolutely. Absolutely. I: Just because you don't earn enough. Otherwise you would... [R: Yes, of course] R: I don't think that I'm a person, who wastes money, but... I don't have the opportunity to save (...) It is difficult."</i> (Georgi, 24, M, HE, TE)



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

<b>Theme</b>	<b>Subthemes</b>	<b>Extract</b>
<b>Personal and family life</b>	<b>Consequences on existing relations and family life</b>	<i>„I very much like living with my mother and father. And they like it when I'm around. We are good together. My sister is no longer with us and if I leave them too, my parents will be sad. To be honest, I think that even in the future I'll feel better if I stay with my parents or live near them. When time comes, they will help me look after my own children and they will feel better that way too. It will give them purpose later in life. Why should I leave them on their own? And why bother to build a home and provide for it all your life when you come to stay alone in it at an older age?“ (Ani, 24, F, HE, U)</i>
	<b>Consequences on decisions about forming a household and starting a family</b>	<i>I: Do you have worries that with your wage it will be difficult if you have own family? R: Yes, it will be much difficult and I will be not make this step. I would not seriously engage, which means I would not commit myself at all, because there should be some conditions and some level in order to make this. Yes (definitely) I would not engage with such things [creating own family].“ (Petar, 29, M, HE, SE)</i>
<b>Social life and friendships</b>	<b>Leisure time, hobbies, creativity</b>	<i>“My living conditions are now absolute boredom. I stay in one place, absolutely alone, with absolutely no commitments, I stay all day at home bored and that is (...) I don't have friends. My friends are somewhere in the city of Sofia, in big cities...” (Mira, 24, F, HE, SE)</i>





### Coping strategies and policies perceptions

Theme	Subthemes	Extract
Micro/individual coping strategies	Developing personal budget management strategies	"I tried not to be a financial burden to my parents. That's why I took every chance to get a job, especially while I was a university student. I was not highly paid but I managed to save some money which added to my scholarship money and some help from my parents helped me get through university...I try not to spend too much money. I live a simple life. I eat at home. I don't smoke or drink. I have little daily expenses. I buy a cup of coffee or juice, something sweet. My friends and I get together from time to time. About BGN 10 per day is enough for me." (Ani, 24, F, HE, U)
	Own business/production	"Well, I have thought it.... but here for young people do not give money...I wanted to open a grocery store...or a small bakery. I made my own firm, I had all documents needed (...) invested all my money that I had...I need more 4000-4500 BGN. I went to the bank and I said: "I have new firm and I need a loan in order to start the business." They said that for new firms we do not have anything, any programs, nothing...we can not give you a loan (...) They [the state] should do something because when I was in Italy they give loans there, a lot of money for new firms created by young people so they will live in their own country instead to leave the country ...in order to stay in the country to work." (Viktor, 28, M, ME, SE)
	Continuing education or receiving higher qualification	"There by the school, this school especially if you end up with a good evaluation, they send you directly to work. (...) I just want to acquire secondary education... to find a job... a permanent job... to be in position to pay social security contributions... to have a secure job" (Dimitar, 19, M, LE, U)
	Developing a	"Worries do exist. It is unavoidable, but we



	<b>“present focused” time perspective</b>	<i>cannot live with these worries all the time (...) At the moment I don't think about these issues. I'm concentrated on my job... my career advancement, because it is important for me” (Biliana, 27, F, HE, TE)</i>
	<b>Work abroad/Labour migration</b>	<i>“To me, cause I find no reason to stay in Bulgaria. No proper job, not just ... there is no work at all. I was forced to start in “[the name of the supermarket],” I did not want to start there, that I know it's a very hard work. I have worked in grocery stores and know what it is. But I could not find a job and so ... we live here in lodgings with my husband and just had to start something quickly. ”(Kremena, 28, F, ME, TE)</i>
	<b>Intergenerational comparisons</b>	<i>“They [the parents] say it was much nicer to live ... Because they had enough money, everything was cheaper and they had a simpler life. But now, everything is expensive while wages are low. Now the bread is 1 BGN. 10-20 BGN are not enough for a day.” (Valyo, 21, M, LE, U)</i>
<b>Meso coping strategies</b>	<b>Activating resources and support from family and social network</b>	<i>“Well, I can tell you that they [parents] helped us a lot, with finding a home they supported us financially, so I cannot say they had anything against it or anything else. They have always looked to us to be well.” (Kiro, 27, M, HE, SE)</i>
<b>Macro coping strategies</b>	<b>Use of various programs/measures</b>	<i>“I participated in a program here; already have six month experience in accounting. I applied to another program, and now await approval. This is a European program for youth employment. So I think I can gain this experience. Here, six months, there 6 months. This is a start; otherwise there is simply no other option. All demand two years of experience ...” (Tina, 28, F, HE, U)</i>
	<b>Institutional resources and support</b>	<i>“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, 26, F, HE, TE)</i>