

**E**XCEPT

# **SOCIAL EXCLUSION OF YOUTH IN EUROPE:**

**Cumulative Disadvantage, Coping  
Strategies, Effective Policies  
and Transfer**

## **T3.4.11 Country report: Bulgaria**

**- Results Part e) Social exclusion**

**Veneta Krasteva, ISSK Team**





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## Section 2. Results: thematic analysis of the interviews

### 1. Social exclusion

The social exclusion is dynamic and multi-dimensional process (Bossert, D`Ambrosio, Peragine 2004; Tsakoglou and Papadopoulos 2005; Millar 2007). It is liable to change over time (Ohlsson, 2007). In addition to the multidimensional nature, the social exclusion can be determined as a multi-layered concept insofar as the causes of exclusion can be at the national, community, household or individual level (European Commission 2010). In the literature a consensus exists about the idea that the social exclusion is not the same with material poverty and it is not related only to the material resources. The exclusion can include lack of resources and material deprivation but in addition it is related to impossibility for participating in main activities of a society (Sen 2000; Burchardt, T., Le Grand, J. & Piachaud, D. 2002). Social exclusion refers as well as to poverty, lack of income and unemployment, but also to limited access to education, information, health services, worsened well-being, interrupted social contacts and low or no social participation (Steinert and Pilgram 2003). We can agree with the researches that: "People are excluded not just because they are currently without a job or income, but because they have little prospect for the future or for their children's future" (Atkinson et al., 2005, p. 18). This statement finds confirmation in the information of the interviews presented in this report.

### 2. Risk factors to social exclusion

#### 2.1 Micro factors

##### Material deprivation and poverty

The material deprivation and poverty are pivotal dimension of social exclusion. Statistic data shows that every second Bulgarian suffers from material deprivation (Eurostat 2016). With 49,1 % (in 2015) materially deprived people<sup>1</sup>, Bulgaria is on the 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.


As we discussed in the Report D, there is a difference in the degree of deprivation that we observed in the interviews – some of the interviewed young people 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 and social exclusion. This is not the case for youths from poor families whose parents are unemployed.

The most severe form of deprivation we observed by the young people whom we interviewed in deprived urban area inhabited mainly by people belonging to the Roma ethnic group.

Eva is a Roma young woman, without education and any job experience. She lives with her parents who are also unemployed. The dwelling where they live is heated by firewood and coal,

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<sup>1</sup> According to Eurostat, material deprivation refers to a state of economic strain and durables, defined as the enforced inability to pay unexpected expenses, afford a one-week annual holiday away from home, a meal involving meat, chicken or fish every second day, the adequate heating of a dwelling, durable goods like a washing machine, colour television, telephone or car, being confronted with payment arrears (mortgage or rent, utility bills, hire purchase instalments or other loan payments). Material deprived is the person who lack of at least three out of those nine material deprivation items. For more information: [http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Severe\\_material\\_deprivation\\_rate](http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Severe_material_deprivation_rate)



which sometimes they borrow until they receive some money. Eva was telling stories about situations when she and her family had to go to bed without having a dinner.

*“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)

Despite the lack of money for food, Eva thinks that her living conditions are better, compared to the situation of some of her friends from the neighbourhood:

*“... she [her friend] does not have clothes, ask me for clothes. For example, I give her the shoes of 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)

These words show that having two jackets is something valuable for the respondent, something that a lot of the people from the neighbourhood do not have.

In the words of Valyo we also can see that the deprivation is something usual for the most of the Roma people from this area:

*“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.”* (Valyo, 21, M, LE, U)

Valyo has only primary education, without job. He lives on a family basis with a girl and with his parents and his younger sister. 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 therefore the family cannot cope with the costs. Another 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. This is the interdependence of the various factors that trigger social exclusion – the poverty leads to low (or lack of) education and impossibility for finding a good paid job and vice versa – the lack of education means lowqualified job and creates conditions for life in poverty.

### **Low or no education**


The lack of education is another risk factor significantly worsening young people’s prospects and increasing social exclusion risks. A study by A. Peruzzi (2013) shows that a low education level has a direct or indirect influence over various aspects of social exclusion. The lack of education leads to low-qualified and low-paid work for youths, and all these lead to low income and risk of poverty.

The narrative of Boris for example shows that he was forced to leave school after 7<sup>th</sup> grade 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>2</sup>.

I: *le 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)

Vania also thinks that the lack of education is an obstacle for finding a job:

*"I'm looking for a job, but you know that without a diploma nobody would take me. And 8<sup>th</sup> grade is not valid anymore."* (Vania, 23, F, LE, U)

Most of the young people with low education believe that the education is the way for improving their situation. Dimitar for example interrupts school after eight grade because he went with his father to Greece in order to looking for a job. He assets leaving school as a mistake: *"It is wrong that I stopped studying, but so it happened."* (Dimitar, 19, M, LE, U)

He intends to continue studying at a night school because he believes that obtaining knowledge about a profession will give him more job opportunities and intends to enlist evening classes at a school that is specialized in specific professions - elevator technician, builders, technicians.

### **Early pregnancy**

Another risk factor to social exclusion is the early pregnancy - before completion of formal education and before entering the labour market. According to Eurostat (2015) in 2013 in Bulgaria the teenage mothers were 14.7% which is among the highest share in the EU members, only behind Romania with 15.6%. Except a risky event for the health of young mothers due to their low age (some of our interviewees gave birth to their first child at age of 14) the care for children and the family commitments are an obstacle for finding a job because it leads to early dropping out from school and difficulties to continue education. These events in the life of the young women, especially when are combined with lack of informal (family) and formal support (state and NGOs) or with life in poor families from ethnic minority, increase significantly the likelihood to exclusion and deprivation of the young mothers and their children. However, some of the respondents of Roma origin do not considered the early birth as a problem due to some values and culture of the Roma ethnic group.

Albena for example is 19 years old, from Roma origin. She gave birth to her first child when was 15 years old and now is pregnant in the sixth month with a second. She graduated 5th grade, i.e. only primary education. She lives in the Roma neighbourhood from which she rarely goes out. Albena has never worked, takes care of her child. Her husband does not have a secure job working in construction occasionally. When there is absence of money they are helped by the father of her husband and her parents. Despite she's entirely excluded from the labor market and the education system, about the early birth she says:


*"Well, it is modern [in the Roma community]...something normal."* (Albena, 19, F, LE, U).

Vania is 23 years old, of Roma ethnic origin. She 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."*

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<sup>2</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.



Leaving school is accepted as something normal among the Roma people according the words of Vania:

I: *“Was it your will to leave school?”*

R: *“And mine, but when I married, my husband did not allow me to continue to study. So it is with us [the Roma people].”* (Vania, 23, F, LE, U)

In these cases we see multiple risks of exclusion – Roma ethnicity, low education, early birth. The case of Petranka (19, F, LE, U) is also such an example. In addition to that she is low-educated single mother from Roma origin, she is permanently disabled. She is dependent on social benefits and on support of her family. All these factors significantly lead her to social exclusion.

### **Disability or illness**

Disability and illness are significant risk factors determining the life paths of young people in Bulgaria. They are obstacles for completion of education and finding any kind of job. Very often these people rely only on social benefits received by the state for sickness and disability or on their parents.

This is the case of Ilia – 28 years old man with only very basic education due to his health condition:

*“I started school when I was 14 years old. I went to the closeby school, 75<sup>th</sup>, and graduated just fourth grade. I could not finish fifth grade. So I quit being 17 years old.”* (Ilia, 28, M, LE, U)

Ilia has never worked. Incomes, which Ilia relies on are the salary of his mother and the pension for sickness [disability second group] which he recently received.

As mentioned above Petranka (19, F, LE, U) is a permanently disabled - she was born as a disabled child [hip bone malformation]. Currently, she is diagnosed by the competent authorities with permanent disability between 71 and 90%. Before the interview, she had undergone 18 surgery interventions. Due to her health condition she was forced to leave the formal educational system. Now the respondent receives some kind of support from the state – invalidity pension and family benefits. However, she is dissatisfied by the poor quality of existing job opportunities and by the inadequate state support provided to people with disabilities and mothers with small children like her. She identified the poor quality of health and social services in Bulgaria and said that she intends to undergone another surgery intervention after settling abroad: *“Here... physicians... are not good”* (Petranka, 19, F, LE, U).


## **2.2 Meso factors**

### **Marginalized community/neighborhood**

Significant risk factor for the degree of risk of social exclusion is living in poor, ghettoized neighborhoods, which is the case for many interviewees of Roma origin. They live as a capsuled community which does not share mainstream cultural norms and this is a significant factor contributing to social exclusion.

The life in this area (especially for women) is heavily influenced by the culture, beliefs and lifestyles of the Roma ethnic community. For example some parents do not allow their daughters to attend school because they might meet with and date boys; or because parents believe that their girls do not need education given that they will look after the kids after getting married.

The influence of the Roma ethnic group values and culture is very pronounced in the narrative of Eva. It became evident that her father has very big influence on her life and that the tradition



young Roma women not to have a relationship with men before the marriage has very strong roots in her family's beliefs.

*"Well, if you get married today, people will want this... Well, this is the tradition. If you are not virgin, they will not play" [This is a custom respected during the Roma weddings in some parts of Bulgaria – as the Roma wedding in principle lasts 3 days, after the first wedding night the bride's family has to prove that the girl is virgin, otherwise the boy's family can decide to cancel the wedding. The expression used by the respondent is a metaphor that the wedding and celebrations will continue, i.e. orchestra will continue playing]."* (Eva, 21, F, LE, U)

### **Discrimination based on ethnic origin**

Another factor that increases the risk of social exclusion is the discrimination. Some of the interviewed young people from Roma origin share that when looking for a job they are feeling this attitude by the employers and believe that ethnic discrimination is a major obstacle for them to find a job.

Valya (20, F, ME, U) is a young Roma woman who actively seeking work. She has made efforts to include into the labour market. She has a high school education, has completed a course of hairdressing, has worked in different places, incl. abroad and is actively seeking work. In this activity she is confronted with various difficulties:

*"You call somewhere, you go for an interview, you hope. They say we will call you, and you have hopes. And then you're going to wait and nothing. Nobody calling, nobody is looking. It is very frustrating. You start to wonder what's going on. Why is that ... How to search work? I do not know. Watch ads. I am looking for. Nothing happens. I do not know how to look for work."*

Her explanation for this situation is the existence of discrimination:


*"As they look that you are a little darker, they doubt that you would steal, you know how it is with us Gypsies. Doubt to not steal anything... Because there is a huge difference between a gipsy and a gipsy, a huge difference. From Bulgarian to Bulgarian there is a difference too, everywhere is so. But I do not know, however when they see us, though I do not know what they see and so ... We need to stop this discrimination between Bulgarians and Roma. Well, the politicians have to decide, but they see only themselves. They do not care about people's lives."* (Valya 20, F, ME, U)

Valyo also shared his own experience when his job application were rejected only on the basis of his ethnicity:

*"Well, we look for a job... You go someday, stop here and there and ask, in construction sites, in shops, for a cashier or to serve in the warehouse. You see outside there is an ad – they want a worker or something, but as they see that I'm a Roma, they say no job, this is discrimination. Sometimes they say leave your phone number and we will call, or leave or fill in a CV and we will call and never call /he laughs/. I hope it will not be always like that, someday it will be O.K. There are good people as well, they look for workers. I mean it is difficult to know the man, to see that this is not the case with him, to provide opportunities. That is why Bulgaria is not O.K. Because they don't give opportunity to the person who wants to work, to work and to prove that he could do it. Just like Nazis, the appearance lie."* (Valyo, 21, M, LE, U)

## **2.3 Macro factors**

### **Unemployment, precarious employment and low remuneration**



The long-term unemployment is pivotal dimension of social exclusion (European Commission 2010) and usually when the fight with this problem is considering the focus is on enhancing access to employment (Peruzzi 2013).

In the narrative of Vania we can see that the unemployment and precarious employment lead to poverty not only for her but also for her children. She, her partner and their two children live together with her partner's parents. Only her partner works but seasonal job in construction:

*"When there is work my husband works (...) We buy diapers for the child, we spend money for food and if there are still money, we buy clothes. The main is to eat and to heat. If you do not pay the heating they will switch it off, and this is not possible with the children. The bad thing is that my father-in-law and my mother-in-law are currently unemployed. Both do not have pensions. My father-in-law sometimes works something. Who earns money he feeds us. These are the income on which we rely. And additionally, the child benefits I told you about."* (Vania, 23, F, LE, U)

But not only the lack of job creates conditions for social exclusion. Another problem in Bulgaria related to the social exclusion are the low wages. In Bulgaria the relative share of working poor (for persons aged 18-64) for 2015 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). This means that despite the young people are included in the labour market, they continue to suffer from poverty and social exclusion.

According to Valya the wages are very low in Bulgaria:

*"Payments are low. Very low. And they [the employers] require a lot of difficult things, and low pay.... They do a laugh with young people. All are the same."* (Valya, 20, F, ME, U)

If the unemployment is considered as an exclusion from labour market, the phenomena "working poor" can be described as "unfavourable inclusion" (Sen 2000, p. 28). The adverse participation and unfavorable terms of inclusion in the labour market – such as low wages, work in shadow economy - lead also to deprivation and social exclusion.

The salary that Kremena receives does not allow her even to cover the costs:


*"We can not cover our costs with BGN 400 and when you are on rent and it is BGN 150 and the accounts to pay also" and "my daily costs are cut to a minimum ... eating and stuff, not much entertainment"* (Kremena, 28, ME, TE)

As a result of unemployment and low income the interviewees share that they are ready to work in the shadow economic sector without labour contract and social insurances in order to avoid any kind of additional payment – social insurances and taxes. These practices increase the insecurity and risk of social exclusion for the young people in Bulgaria due to the limited access to health services and social security now and in the future (because the lack of pension contributions).

Having been a non-contractual employee for a very long period of time, Boris has lost his social security rights. Therefore, he cannot afford medical treatment and has to pay on his own for healthcare. In case of sickness or employment injury, he will not be entitled to cash or in-kind social security benefits. His pension rights are also threatened as he does not pay pension contributions. These facts are really worrying him. Therefore the interviewee's aspirations for the future are mainly linked with his wish to overcome the current state of job insecurity:

*"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"* (Boris, 26, M, LE, NCE)





Boris is really concerned that his economic situation influence negatively not only his life but also his children's lives:

*"In that way I cannot provide good future for my children... If we don't have security, how can we guarantee security for our children?"* (Boris, 26, M, LE, NCE)

It could be said that the low incomes create (forced) informal employment, which is a specific form of social exclusion – exclusion from participation in the system of social protection – the young people can not receive unemployment benefits, they do not have health insurances, pension insurances. 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)

### 3. Coping strategies for social exclusion

The strategies to handle with social exclusion are related to the actions that the young people undertake to find job, to improve their well-being and to overcome the economic and social consequences of unemployment, precarious and temporary employment. We have discussed them already in report C and report D, therefore here we will only summarize the main strategies without more details.

#### 3.1 Micro-coping strategies

At micro-level we can summarize the following strategies that the interviewed young people have been undertake in order to improve their situation:

- Continuing education or receiving higher qualification – especially true for the young people without any education. The youths with higher education also believe that the higher education can help them to find a job.
- Ideas for own business/production – some young people have ideas for developing own business. However, nobody from the interviewees did not succeed in this initiative. Other young people rely on own production in order to decrease the costs.
- Work abroad – working abroad or at least intention for work abroad is widespread phenomenon among the young people in the study. The young people are convinced that the job opportunities and the payment there are much better than those in Bulgaria.

#### 3.2 Meso-coping strategies

At meso-level most of the the interviewed young people activate resources and support from informal networks – family, social network. The family background stands out as one of the most important dimension affecting the risk of social exclusion.

In some cases we have identified the importance of a person who supports the young man with professional advices and guidelines, moral help and contacts when searching for a job. For some young people this is a teacher or a NGO representative and has a significant influence on the young people's lives.

#### 3.3 Macro-coping strategies

At macro level the strategies are related to the contacts of young people with the state and its institution.

- Use of various programs/measures – some of the interviewees use the opportunities given by



the state to be included in an employment program for temporary subsidized work or for trainings.

- Institutional resources and support – some of the young people try to find job through the Employment labour offices. Most often this experience reveals the negative attitude of the young people about them.

#### 4. Policies suggestions

The multidimensional character of social exclusion requires a multidimensional approach for handling it that affect the risk factors of all levels – micro, meso and macro level. This means that not only measures for entering of young people in the labour market have to be implemented. This measures have to be related with efforts for improving the overall context in which the young people work and live – the work conditions, the level of payments, discrimination by the employers, increasing the quality of the education, decreasing the level of early births, etc. Without improving the context in which the young people work and live, most of the efforts for handling the youth unemployment and social exclusion will have only short-term effects until the end of the relevant program.

Before continuing with our policy suggestions in regard to youth unemployment and inclusion in labour market, we will give the word of the interviewed young people presenting some of the main recommendations made by them during the interviews.

About the internship programs proposed by the state we can present the recommendations of Milena (21, F, ME, U). Despite the fact that she has never participated in labour market programmes, she formulated three recommendations:

- 1) in her point of view, public authorities should provide more opportunities for young people to gain practical work experiences, including as a part of internship programmes;
- 2) the remuneration of internships should be adequate, to cover at least the living wage;
- 3) internships should be for occupations which are demanded by employers, i.e. young people to be able to find a job after completing the internship.

Similar are the recommendations of Kornelia (26, F, HE, TE). She formulated concrete recommendation with regard to youth employment policies. They should be designed to provide opportunities of gaining practical experience. Young people will have a certain “base”, relevant skills and competences, because in interviewee’s point of view *“diploma itself means nothing”*. In addition, the remuneration should correspond to the territorial differences in the cost-of-living. Its amount should vary according to the region.

Poly (25, F, ME, SE) recommends to have more training programs for the young people that increase their qualification and knowledge.

Many young people consider one concrete aspect of the youth programs they have participated - the speed of the administrative procedures. Daria (22, F, HE, SE) recommends the following changes in the programs’ implementation:


*„Maybe a little quicker to act if possible... In the beginning when they try to find something, and after that when they are sending the letters... They offer you a job ... and then you wait the documents to be prepared in order to be able to start. One month, two months...”* (Daria, 22, F, HE, SE)

This is also the aspect of Dona`’s recommendation:

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

And that of Petia:

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



Biliana (27, F, HE, TE) proposes the period between the moment of approval of the applicants and the moment when they are hired to be shortened. She also stresses that the level or remuneration in this program is very low – about BGN 500 (EUR 251). After tax and social security deductions, the net income according to the respondent is insufficient and inadequate compared to the cost of living in the town of Sofia.

The remuneration is the main aspect in the Slavi's recommendations for the government and politicians:

*"Well, they have to lift the living standards. Higher wages. If there are higher wages, there will be happier people and things will be better. Most problems come from the lack of money. This suppresses people. Young people also... There must be more working places. Then it will encourage young people to stay here. These programs ... -they should be better, as in Europe so to say ... Much things need to be better. Most important is the lack of money. It leads to everything, leads to aggression, leads to such things. These things are linked... If you have what you need, no one will watch the other and envy him ... A person with no money, when he wakes up, starts to think what would I buy and what will I give to my child and such things. If there problems are not there, he will think for example where to have holidays and will be more cheerful."* (Slavi, 26, M, ME, SE)

In order inclusion of young people in the labour market to be more effective attention should be paid and efforts be made as well by the state as by both – employers and job seekers.

The employers are those who after the initial state support should continue the relationships with the young trainees, ie to propose a labour contract of the youths that doing the job well.

Proposing more trainings and internships in real working environment by the employers for students, for young graduates, and requalification for people after 25 years is another important step in handling the youth unemployment.

More attention should be paid on the relationships between the employers and the state institutions – Employment offices. Most often in the Employment offices low-skilled jobs are proposed. There are many employers that have no contact with the state institutions, do not use their services when searching for a new employers and rely mainly on internal networks and recommendations from the employees. This restricts the circle from which new employees can be found.

Last suggestion leads to a recommendation to the young people – to be more active in the relationships with the employers. Limiting only in the closest network (friends and family) when searching for a job decreases the chances for finding better job opportunities. However, the most important recommendation to the young people is about education – to put more effort to their education, to accept the idea that their knowledge and skills are the most valuable things that they can propose when entering labour market. In addition, the idea for lifelong learning is one of the most significant aspect of a successful career.

However, in regard to this issue the state has significant role. Based on the analysis of the interviews implemented in Bulgaria in the framework of Except project we can make following policy recommendations:

- Measures for decreasing poverty (especially in the Roma ethnic group) to be related to education and opportunities for inclusion in the labour market;
- Policies against educational and spatial segregation;
- Measures against early school leaving;
- More attention on the sex education of the young people and health prophylactic
- More programs for internships before completing education (secondary and tertiary);
- More programs for lifelong learning of people with low education and people who want to reach new qualification;
- Attention to the career orientation of young people before completing education;
- Faster administrative procedures when entering in youth program;



- Strict sanctions to the employers who work in the shadow economy and do not pay social insurances on the real amount of the wage;
- Measures for encouraging employers to hiring young people without or little work experience.

The problem with the youth unemployment and effective inclusion in the labour market is a multidimensional. Tackling with it requires actions that are in synchrony with each level – micro, meso and macro level.



## Annex 1 Social exclusion: Themes, subthemes and relevant interview extracts

Themes	Subthemes	Extract
Micro risk factors to social exclusion	Material deprivation and poverty	<p><i>“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)</i></p>
	Low or no education	<p><i>“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: le 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)</i></p>
	Early pregnancy	<p><i>“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.”</i></p>

<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.



	<b>Disability or illness</b>	<i>"I started school when I was 14 years old. I went to the closeby school, 75<sup>th</sup>, and graduated just fourth grade. I could not finish fifth grade. So I quit being 17 years old."</i> (Ilia, 28, M, LE, U)
<b>Meso risk factors to social exclusion</b>	<b>Marginalized community/neighborhood</b>	<i>"Well, if you get married today, people will want this... Well, this is the tradition. If you are not virgin, they will not play" [This is a custom respected during the Roma weddings in some parts of Bulgaria – as the Roma wedding in principle lasts 3 days, after the first wedding night the bride's family has to prove that the girl is virgin, otherwise the boy's family can decide to cancel the wedding. The expression used by the respondent is a metaphor that the wedding and celebrations will continue, i.e. orchestra will continue playing]."</i> (Eva, 21, F, LE, U)
	<b>Discrimination based on ethnic origin</b>	<i>"As they look that you are a little darker, they doubt that you would steal, you know how it is with us Gypsies. Doubt to not steal anything... Because there is a huge difference between a gipsy and a gipsy, a huge difference. From Bulgarian to Bulgarian there is a difference too, everywhere is so. But I do not know, however when they see us, though I do not know what they see and so ... We need to stop this discrimination between Bulgarians and Roma. Well, the politicians have to decide, but they see only themselves. They do not care about people's lives."</i> (Valya 20, F, ME, U)
<b>Macro risk factors to social exclusion</b>	<b>Unemployment, precarious employment and low remuneration</b>	<i>"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"</i>



		done, so what taxes and social insurance payments are we talking about?" (Ani, 24, F, HE, U)
<b>Policies suggestions</b>		"Well, they have to lift the living standards. Higher wages. If there are higher wages, there will be happier people and things will be better. Most problems come from the lack of money. This suppresses people. Young people also... There must be more working places. Then it will encourage young people to stay here. These programs ... -they should be better, as in Europe so to say ... Much things need to be better. Most important is the lack of money. It leads to everything, leads to aggression, leads to such things. These things are linked... If you have what you need, no one will watch the other and envy him ... A person with no money, when he wakes up, starts to think what would I buy and what will I give to my child and such things. If there problems are not there, he will think for example where to have holidays and will be more cheerful. " (Slavi, 26, M, ME, SE)

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