

closing gaps in European social citizenship

Experiences of low-quality jobs and in-work poverty early in the career

EUROSHIP Working Paper No. 21

January 2023

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This project has received funding from the European Union's Horizon 2020 research and innovation programme under grant agreement No 870698. The opinions published in this deliverable only reflect the authors' view. The Agency and the Commission are not responsible for any use that may be made of the information it contains.

EUROSHIP Working Papers are scientific outputs from the <u>EUROSHIP project</u>. The series is edited by the project coordinator Professor Rune Halvorsen. The working papers are intended to meet the European Commission's expected impact from the project:

- to advance the knowledge base that underpins the formulation and implementation of relevant policies in Europe with the aim of exercising the EU social rights as an integral part of EU citizenship and promoting upward convergence, and
- ii) to engage with relevant communities, stakeholders and practitioners in the research with a view to supporting social protection policies in Europe. Contributions to a dialogue about these results can be made through the <u>project website (euroship-research.eu)</u>, or by following us on Twitter: @EUROSHIP_EU.

To cite this report:

Märtsin, M, Unt, M, Fattacciu, I (2023) Experiences of low-quality jobs and in-work poverty early in the career. EUROSHIP Working Paper No 21. Oslo: Oslo Metropolitan University. DOI: 10.6084/m9.figshare.21983411. Available at: https://euroship-research.eu/publications.

The original version of this working paper was submitted to the European Commission's Research Executive Agency (REA) as EUROSHIP Deliverable 5.4 in December 2022.

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Introduction

Young adulthood in Europe is a period for self-exploration and identity formation. However, young Europeans face very different opportunities to try out different life avenues as for some, their opportunity window is much narrower. From the developmental perspective transitioning into adulthood is a time of hopes and dreams, but also a time of distress and challenges. It is a period of becoming, leaving behind the old ways of being and actively creating new ways of conducting one's life. In this sense, young adulthood is a transitional phase in development that includes a great deal of liminality. The **liminal phase of development** is where old structures of meaning and being have been dismantled, while the new ones have not yet been created (Salvatore & Venuleo, 2018; Stenner, 2017; Thomassen, 2018). It is a period of being in-between, of not being anymore here, but not yet being there either. On an individual level, it is a period abound with questions. Who am I, if I am no longer a teenager but not quite an adult yet either? Who am I, as I try to break free from social and family ties while also trying to build new adult relationships? How can I be a good parent to my children, if I have not experienced good parenting myself and when I am still myself partly a child? How can I imagine a future out of this liminality, out of this in-betweenness? The concept of liminality can be applied at macro level too, to the social citizenship of youth as they shift from the status of a 'child' into the status of an 'adult'. Nevertheless, it is important to recognize that the external structures that frame the opportunities for youth and young adults vary widely between countries. There is a vast evidence-base demonstrating that nation-specific institutions matter for youth (Bertolini et al. 2021; Hvinden et al., 2019; O'Reilly et al., 2018).

Vulnerable young adults are not only those who are outside the educational system, training or labour market. The group also includes those who are working but struggling to make ends meet. The focus of this report is on exploring the experiences of vulnerable young adults who have **experienced in-work poverty or precarity in the job market** and are struggling to make ends meet. This adds another dimension to their developmentally liminal experiences. Being between jobs or being in a situation where it is not clear if one is going to make it until the end of the month, seeing job opportunities, but not being able to take advantage of these due to the lack of education or problems with combining work and care responsibilities, deepen the experiences of being in limbo, without a clear direction out of the troubling situation.

The overall aim of this research was to examine mechanisms that may foster or hamper opportunities for young adults to achieve quality jobs allowing them to qualify for adequate social protection coverage and avoid in-work poverty. However, we do not concentrate solely on labour market trajectories but instead adopt a more comprehensive view in order to shed light on a set of mechanisms enabling young adults to not only cope with the current circumstances, but to improve their vulnerable situation. Thus, in analysing young adults' experiences of moving out of the in-between phase in their lives we draw on the concept of **transformative resilience** (Unt, Taru & Märtsin, 2021). At the heart of this concept lies the important difference between adaptation and transformation; while the former is focused of one's abilities to cope with or adjust to stressors and shocks, the latter concerns the ability to identify stressors and shocks (and the need to deal with them) as possible opportunities to transform the current situation (Folke, 2006). In other words, adaptive resilience designates the capacity to absorb disturbance and maintain function, it focuses on being robust and persistent in the face of disturbances and disruption. In contrast, transformative resilience is about the opportunities that disruptions may

open, the possibility to become someone or something that they otherwise would not because their lives are disrupted. It is about the renewal of the situation and emergence of new trajectories of action in the future. Hence, in the context of analysing the young adults' strategies of escaping the current liminal phase in their life-course. Adaptive resilience is about managing one's life circumstances, coping with them, getting by despite significant challenges. While transformative resilience is about moving beyond the challenges, using one's resources in a manner that a way out of liminality becomes imaginable and available. Although, The actual escape from liminality requires some form of scaffolding through social networks or welfare state support. The first step in moving toward accessing support is the individual being able to imagine and believe that things could be otherwise and then act in the name of that possible otherness.

While working in the broad framework of transformative resilience, our aim in this research was not to look at young adults' work trajectories in a vacuum, i.e. in isolation from the socio-cultural environment in which they are conducting their lives. Instead, our aim was to explore how the agency and personal characteristics of young adults, shape and are shaped by the social networks and welfare state structures that they interact with. In particular, we sought answer the following research questions:

- 1. How do young adults in vulnerable positions make sense of their early career trajectories? How is a young adults' agency and personal characteristics able to support or hinder their transformative resilience?
- 2. How do social networks and welfare state institutions support or hinder transformative resilience among young adults in vulnerable positions? What factors support their current, short-term coping abilities and which factors enable them to move beyond their current circumstances in the long-term?
- 3. What kind of similarities and differences are evident in vulnerable young adults' efforts towards transformative resilience across different institutional settings?

Method

Sample

Participants for the current study were young adults from seven EUROSHIP countries¹, who met the sampling criteria of having a low level of education (by the age of 20), having experienced unemployment or in-work poverty and subjectively considered it hard to make ends meet. A total of 63 young adults aged between 20 and 35 (M=28, SD=3.66) were interviewed². There was a higher representation of females (65%) in the sample. Of the interviewed young adults 38% had a minority background and almost a quarter of all interviewed participants reported having a recognised disability (22%). This latter characteristic was partly a result of strategic sampling, aiming at representing this group in the study. More than half of the participants reported being single (54%), while 36% reported being in a relationship or married and 10% were divorced. Half of the interviewed young adults had children (52%). Almost half (48%) of the young adults who had children, reported having one child in their household and 36% reported having two children

¹ The seven countires participating in the EUROSHIP project were Estonia, Germany, Hungary, Italy, Norway, Spain and United Kingdom

² The exact age of Norwegian participants was not recorded

in their household. Most of the young adults interviewed lived in an urban environment (92%), with 65% of them living in big cities. By the age of 20, 61% of the interviewed young adults had achieved primary level education (ISCED levels 1 and 2), while 37% had achieved secondary education, with 35% out of those having achieved ISCED level 3. Almost half of the interviewed young adults were involved in some form of employment (30% being employed and 14% being temporarily employed), while 37% of the interviewed young adults reported being unemployed at the time of the interview. Of the interviewed young adults only 6% were students and 3% were on parental leave at the time of the interview.

Data collection and analysis

The young adults took part in semi-structured life-course interviews underpinned by open-ended questions and standardised prompts. The interview schedule began with a series of questions enquiring about demographic information (e.g. educational level by the age of 20, current living arrangement, disability, marital and employment status, periods and duration of economic hardship and care responsibilities). Thereafter the interview focused on their general lifesituation, participation in education and training, labour market participation and precarity, work-life balance, voluntary activities and experiences with public, private and third sector services. Foundational questions about these topics were supported by prompts to provoke depth of understanding regarding responses.

In order to recruit participants to this study the country teams worked closely with representatives from various public, private and third sector organisations. Despite approaching a range of organisations, access to potential participants was challenging and resulted in a somewhat lengthy data collection process. While the aim was to achieve a sample that was gender-balanced and included participants from various disability and migration backgrounds, this proved impossible in some countries. After the initial contact with the potential participant was created, they were given the research information sheet. After the potential participant had the opportunity to familiarise themselves with this and expressed their interest to participate in the study, a convenient interview time and place was arranged with most interviews taking place face-to-face, and some online. Written consent was obtained by requesting participants to sign consent forms on the day of the interview prior to its commencement.

The life-course interviews with young adults were conducted during the period July 2021 and August 2022. Prior to commencement of the interview, consent was checked orally and participants were given the opportunity to ask questions about the study and their participation. All interviews were audio recorded and transcribed verbatim. To ensure participant anonymity, interview transcripts were de-identified and pseudonyms are used throughout this report to protect the anonymity of the participants. Participants received a gift voucher at the conclusion of the interview as a token of appreciation for their participation. This study was granted ethical approval by the Norwegian Centre for Research Data prior to the start of the data collection.

In order to facilitate cross-country data analysis, each country team compiled a short summary report of each case in English according to a predetermined template. The summaries were repeatedly read and discussed by the authors of this report in order to agree upon the suitable analysis framework. The meetings between the authors provided a platform to examine the deductive framework developed, as well as provide inductive input to the analysis and helped to clarify understanding of the underlying meaning contained within each of the cases and analysis framework more broadly, as well as its suitability to each country's context. Based on these

meetings, the existing analysis framework was modified, expanded, or appended. During this process, the case summaries were reviewed and revised several times to provide more details and country context relevant for the analysis.

Main findings

In analysing young adults' responses, our focus was on three interrelated levels: 1) agency and personal characteristics; 2) social networks; and 3) experiences with welfare state institutions. The personal characteristics have to do with the person's self-esteem and resilience, but as became increasingly clear from the interviews, it has a lot to do with a **person's self-belief and hope**, as well as ability to imagine a different trajectory out of the liminal phase they are experiencing. The social networks consist of the **significant others** in a person's life either in the form of real or imagined, present or absent friends, as well as family members and acquaintances. Equally important, are the contacts that young adults have made with various **charities and NGOs** and the ensuing personal encounters with workers from those organisations. In this paper we are using the term **welfare state** as an operating definition when referring to the health care and the social protection systems of a country. Including work and family policies, as well as the labour market, education systems (i.e. from primary to re-training and further education) and any personal experience that an individual may have had with these institutions.

The young adults' life stories have revealed how all three levels are interconnected and also mutually reinforcing. The availability and quality of relationships with significant others, as well as the sense of connection and trust towards the welfare state has had an impact on the ways young adults perceived themselves. Either as resilient, hopeful and capable or in contrast, as insignificant, abandoned and hopeless. Equally important is role that a person's self-image and self-esteem play in determining whether they sought support from others, be it friends, family or public agencies.

In the remainder of the report these three interrelated layers that either support young adults' transformative resilience or push them away from resilient response and towards stagnation, will be analysed in greater depth, drawing out the main differences in young adults' experiences across the seven EUROSHIP countries.

Personal characteristics

The interviews conducted with young adults as part of this research indicate that the personal characteristics that enable young adults to create opportunities that allow them to move beyond their current circumstances, are related to their agency, self-belief and positive frame of mind. However, among the interviewed young adults there were also those who felt stuck in their current situation and were not able to see an alternative way for things to be in the future. In many cases, physical health and mental health issues were the factors that pushed young adults towards continued liminality and resignation.

Personal characteristics supporting transformative resilience

A common feature in the life-stories told during the interviews was the young adults' belief in a possible better future despite the barriers and obstacles experienced. All of them had in common a long-term orientation, which was characterised by a "no surrender" or "try again" attitude. These were young adults who despite their challenging circumstances, had maintained high self-belief, had dreams for a better future and were able to make realistic plans that

opened up a possibility for that future to become a reality. For example, Sarah, a 28-year-old married woman from Germany dreamt of working full-time as a musician and supplementing her income with a part-time job in social work. She could also imagine working in the field of early music education, since such a job would allow her to combine music and social work. As the COVID-19 pandemic made it hard for Sarah to earn her living as a musician, she continued to improve her music skills, while together with her husband they financed their expenses from several small jobs.

It emerged from the interviews that one of the factors impacting the young adult's sense of purpose and long-term orientation, was the connection they felt with the others around them, the sense of belonging and being needed. This emerged particularly strongly again for those young adults who had children. The presence of children gave purpose to the parents' lives. It emerged from the interviews that one of the things that kept the parents going and working towards improvement of their living conditions, was their desire to offer their own kids a better childhood and better opportunities that they had in their own early lives. For example, Anna, a 30-year-old mother of two from Hungary, recently applied for a state-funded credit with her husband so they could buy their own house outside the segregated Roma settlement they currently live in:

"Well, we are living with our two children, the situation is not too rosy, but we want to move in the winter, that is why I applied for this family housing support and loan. [...] I want to buy a house in the winter, if we manage to. So we are paying back this loan [...] This is my biggest dream, to get out of here. I do not ask for anything else, I do not ask for anything except for this. [...] I do not want to live in the [Roma] settlement, because the girls will grow up soon and the circumstances at the settlement are getting worse and worse, drugs, you know. The circumstances are not like when I was a child anymore. So because of the girls I want to live in the village [the Hungarian part of town, outside of the segregated Roma settlement]."

While their parenthood increased their vulnerability, especially for single mothers for whom the navigation of work and care responsibilities posed significant challenges, the imagined and desired better future for their kids and the desire to avoid the mistakes their own parents had made, worked as a **catalyst for resilience**. Rebecca, a 32-year-old mother of four from the UK, had limited opportunities to alter her own life-situation due to her very minimal education. Her priority was her children and their future, and she used her agency to help them. She worked to earn money and give the right impression to her children, telling them: "Do you want a job, or would you like a career? I have a job and it is just like a job... I want you guys to go off to uni and out of this place ". In some cases, it also appeared that the young adult could simply not give up, because they were not responsible only for their own, but also for the lives and wellbeing of others. Astra, a 30-year-old single mother of one from Estonia, has had serious mental health issues since the partnership with her child's father broke down. She described the hardships she had experienced by trying to raise her son, who has special needs, alone in a city where she knew nobody:

Interviewer: It is difficult to deal with these things that have happened in your life.

Astra: Yes.

Interviewer: Right now, you are working hard for your son?

Astra: Yes. He is the one that keeps me alive. That's what the psychologist told me too. If it wasn't for him, I wouldn't be here anymore. That's ok. I can do it.

Personal characteristics enforcing liminality

It became evident from the interviews that for the young adults in vulnerable positions, the personal characteristics that supported their transformative resilience were intertwined with those that held them back from making a positive difference to their lives. While in some situations they were able to demonstrate their positive mind-set, self-belief and trust in one's ability to make a difference to one's circumstances, in other situations these characteristics could also crumble, leaving them to feel that they were stuck in their current hardships. Among the interviewed young adults, we find those for whom the sense of being stuck in their current situation, with no clear way out, had become dominant or who fluctuated between darker and brighter periods in their lives. Most of those young adults talked about physical and mental health issues related to disruptions and difficulties in earlier life, but rarely mentioned early detection or intervention strategies related to these. Now in young adulthood, these health issues emerged as factors that hampered one's self-belief and perceived prospects for the future and pushed young adults towards passive approach to life or even resignation to their current circumstances. For these young adults their health condition seemed to have become the defining element of their life. Their efforts seemed to be directed mostly at managing their health condition, finding some relief from the suffering it caused, while questions about furthering one's education or finding a better job that would open possibilities for a better future, seemed to be secondary. A case in point is that of Klara, a 31-year-old woman from Estonia, who suffers from severe mental health issues, including alcohol addiction. Klara's life unfolds through periods where her health condition slowly deteriorates, leading to hospitalisation that brings some relief, followed by a period of short-term employment that comes to an end because of her addiction and a new period of health deterioration. When asked about her plans for the future, Klara revealed: "I don't think it's possible to do otherwise. That's just the way it is right now. It follows the same path. Right now, I can't even go to the hospital. On better days, I just don't want to go there." Klara has lost hope for things to ever get better for her. She reveals that when her financial situation becomes very difficult, she can find a job in a supermarket rather easily. Yet these kinds of short-term low-paid jobs have an instrumental value only - to earn some extra money to cope with increasing living costs. When given the voucher for participating in the interview, Klara seems to be somewhat embarrassed to accept the voucher and rushes to clarify that this was not her motivation for participating in the study: while there is nothing that can be done for her anymore, she wanted to tell her story, so that it can maybe help to make life better for someone else in a similar situation.

For Alexa, a 34-year-old single woman from Germany who also suffers from a chronic illness, her health condition has also become the main issue around which her life revolves. Alexa, does think about a future, where she has a more active role in life, however there is very little self-belief and optimism related to this possible future: "[...] I [...] know that I wouldn't be able to do it [wage work] at the moment [...]. It would still be nice to be able to do something. But there is this ulterior motive, that I would screw it up again immediately." Although Alexa has had somewhat brighter periods in her life, she is currently experiencing a period of stagnation due to mental health issues. Alexa has dropped out of university twice, has tried to work as a self-employed researcher, but currently considers herself unable to work. She is very afraid of going back to

work and "screwing it up" because she "has already screwed up so many things". She has been registered as unemployed for several years and is receiving the minimum income benefit. Although she is grateful that she is "getting anything at all", she also finds her financial situation very tense. She struggles along thanks to a voluntary food-sharing network. The obstacles that limit Alexa the most in her life are her depression and money problems. She says that receiving a minimum income benefit is sufficient to survive, but also leads to a difficult financial and psychological situation due to permanent lack of money and limited options to participate in social and public life.

Social networks

Social support from either family, friends, or from associations and charities were mentioned in all interviews and played an important role in keeping young adults from completely resigning to their current circumstances. The effects of social networks were consistently seen as positive. However, when analysing the ways in which social networks and significant others supported vulnerable young adults, we find a difference in the support provided and its potential to open an alternative trajectory into the future. It became apparent there was a distinct typology in the type of support they received. On the one hand, many young adults have received support that aimed to make an instant, yet short-term impact on their situation. Borrowing some money from friends and family, living in the family home or relying on parents' support for everyday expenses and even in some cases, receiving essential childcare while working. They were the kinds of support mechanisms that helped young adults to cope with their current challenging circumstances. On the other hand, young adults also received support that potentially enabled long-term change and opened up a possibility for them to move beyond their current situation. Discussing one's future plans and opportunities with a more experienced other person, receiving care and encouragement from others that enabled them to keep the hope alive, being able to remove barriers in accessing services with the help of others and gaining some work experience and learning new skills with the help of others. All provided mechanisms of support to aid young adults in their efforts to help build a better future.

Social support for current coping

In many of the interviews it was evident that **emotional support from family and friends** made a significant difference to young adults' lives both in the short-term and in the long-term. This allowed young adults to manage difficult situations they encountered. It impacted their ability to adapt to and cope with their current circumstances, while the lack of social support pushed young adults towards resignation and hopelessness about their situation. Some young adults were able to **borrow some money from family and friends** to manage their living expenses and make ends meet. Often the emotional and financial support received from family went hand in hand and was deeply cherished by young adults. For example, Maria, a 25-year-old woman from Estonia, often with gratitude, mentioned her mother, who helped her a lot not only financially, but also psychologically, giving her confidence that she could cope with any material difficulties. Several single mothers who were interviewed, talked about receiving emotional support and borrowing money from their parents to set up an independent household after divorce or leaving an abusive relationship.

Many of the young adults lived with their parents for some time and were able to rely on their support for everyday living expenses. Lucy, a 23-year-old mother of two from the UK, lived with her parents with her children and her partner lived with his parents for four years before they were able to move into rented accommodation together. Sebastian, a 25-year-old single man

from Italy, who lost his job in the context of COVID-19 pandemic, moved back to his mother's place in order to avoid costs related to rent and daily living. Reni, a 32-year-old single woman from Hungary, who at the time of the interview was not working nor in education, did not need to worry about housing as she had inherited a flat from her mother who also helped her to grow vegetables in their small garden for their own consumption.

Family and friends also appeared as important sources of information when it came to finding jobs. Many young adults talked about friends helping them to find various temporary jobs. For example, Alex, a 20-year-old Estonian man who was at the time of the interview waiting for a phone call from a friend who was working in Finland in the construction sector and had promised Alex that he would find him a job there as well. Alex had previously worked on construction in Estonia - another job that he had found through his social network but was let go because the boss was not happy with his performance.

Family members - parents, siblings and close relatives - also provided essential childcare, especially for single parents. For example, Astra from Estonia moved in with her sister after the breakdown of her marriage to reduce the cost of rent. As she had a small child and had to work night shifts, living with her sister, who was always at home during the night, provided her with the necessary childcare. Later, when she changed jobs and worked from 9:30am to 9:30pm, she could still rely on her family members to manage the significant challenges in combining work with care obligations. In contrast to Astra, Emese, a 27-year-old mother of four from Hungary, who lived in a small village in a poor region with her husband and children (1 to 9 years old) and had no family network available, found it impossible to work due to her caring responsibilities. All Emese's energy seemed to be focused on her children; she referred to them in all her answers, as she was taking care of them completely alone.

The interviews also revealed that while family members were important in providing essential childcare and housing support and thus making a significant instant impact on the life-situation of young adults, this was not available for everyone. Those young adults who were not able to use the support of family and friends struggled to find employment opportunities that would have allowed them to move beyond their current circumstances. The situation was particularly challenging for young adults with recent migration backgrounds. For example, Carina, a 33-yearold woman, moved recently to Italy from South America, due to the discrimination and oppression she endured because of her sexual orientation and to escape family pressure to enter a traditional marriage. She and her partner chose to come to Italy because of her education and for the chance of getting a scholarship. Once this opportunity vanished, they found themselves in a difficult situation and as they had no social network to fall back on, also without a place to stay or money to rent a place. The experiences of Lucia, a 28-year-old mother of two and Teresa, a 29year-old mother of two from Spain provide a clear picture of some of the respective challenges that native and migrant young women face. Lucia, who migrated from South America a few years ago, had to face high rent costs, whereas Teresa was able to live with her family paying no rent and thus having a much wider room for economic manoeuvring. However, while Lucia was married to a full-time construction worker, Teresa had to provide for her two children without the help of their father, even if she got a lot of support from her mother and grandmother. The differences between Lucia and Teresa in terms of family support in caring for the children, and in terms of access to free or cheaper accommodation show some of the key differences between

vulnerable native and migrant women. The lack of immediate support from family and friends significantly aggravated the vulnerability of many young migrant women.

Social support for transformative resilience

While support from family and friends was essential for young adults for coping and managing their current hardships, some young adults also talked about social support that was not simply short-term help and assistance, but instead constructive and long-term. This kind of support provided them with tools and resources to move beyond their current circumstances. Some young adults also talked about the lack of such constructive support and discussed how this held them back from making better choices for their lives. Several young adults, for example, talked about the absence of dialogue with more experienced people about their future, especially in relation to education choices. The group of young adults interviewed typically finished their studies without having identified any area or topic which they may be better at, or that they particularly liked, or that it may be convenient for them to focus on in the future. Typically, they had interrupted educational pathways and lack of educational aspirations. In interviews, several young adults looked back at their choice of not completing high school or not going into further education with regret. They talked about schoolteachers trying to discuss the matters of education with them and convince them to continue in school - discussions often met with disinterest from their side. Some also talked about their own efforts to discuss these matters with their parents. For example, Kertu, a 30-year-old single mother of two from Estonia said:

When I finished high school, well, I wanted to go to further education, but I didn't know what to study. I was trying to discuss this with my parents, but all the interests that I had, my father made these look inappropriate. This is no good and this won't pay enough and so it didn't really go anywhere, didn't get anywhere.

While Kertu lacked dialogue partners in her adolescence, she managed to find several of them later in life. Her therapist and her best friend appeared as people who provided to her not only care, but also constructive support, ideas, suggestions and a space to discuss her thoughts that she could then use to better her life. Many other young adults talked about significant others they had met along the way, such as **supportive colleagues or bosses**, who had made an impact on their ability to plan for the future.

In the absence of dialogue with more experienced others, the young adults interviewed seemed to struggle to figure out ways of going beyond their current circumstances. Instead, they seemed to get stuck in the route that was already laid out for them with no ability or initiative to search for alternatives, no willingness to ask for further help or support. For example, Toomas, a 22-year-old single man from Estonia, who grew up in substitute care, described an opportunity to join the armed forces training program, something he considered as an important opportunity to improve his current circumstances. Yet his existing medical record excluded him from achieving a position in the program. As there was no one in Toomas's life who could have helped him to get a new assessment and amend the medical record and because he had no idea how else to go about solving this situation, he decided to give up on his dream:

Toomas: They said that the doctors that gave me the diagnosis, that they could redo those tests and show that this was not a problem anymore.

Interviewer: Okay, but could anyone else have done it? There wasn't that possibility? Nobody offered you?

Toomas: I don't know about that. I didn't look into it.

Although many participants reflected on missing the relationship of a more experienced person to help guide them, many of them also suggested that the support they received from agencies and associations outside the family network was constructive and long-term in nature. It was in these kinds of circumstances that the potential for real movement or transformation of one's life-trajectory was observed. In some cases, the contacts with workers in those organisations helped the young adults to gain the self-belief and self-confidence they needed to start moving forward in their lives. In other cases, these organisations provided them with necessary material and emotional support to move beyond their hardships. For example, Giovanna, a 32-year-old woman from Italy, who suffered from emotional and potentially physical abuse in her childhood, was able to escape an abusive relationship later in life thanks to an association dedicated to preventing violence against women. In her case, as in other cases from Italy, the Church played an important role in providing her with material help and shelter. Through the Church, Giovanna was also able to create social relationships that enabled her to find a more permanent living arrangement in a community shelter where she resides now. Carina, a 33-year-old woman living in Italy also voiced the gratitude she felt towards the charity workers who helped her to find housing when she was facing homelessness:

"I have always known in my life that you have to say thank you, it was too much for me to ask for other things if they had already given me a roof. If anything, I was the one saying 'can I help, can I do something?' For example, babysitting for other women who had to go for job interviews."

The most transformative kind of support provided by organizations provided the opportunity for young adults to learn new skills, try things without a threat of failure or stigma, gain some work experience or find permanent employment. For example, Anna, a 30-year-old mother of two from Hungary had always lived in a rural and segregated Roma community that strictly follows patriarchal traditions. These traditions characterised her own early life too, including early school leaving and marriage with children, household chores and childrearing in the household led by her mother-in-law. The turning point in Anna's life was joining an NGO that began working in the settlement a few years before. It provided her with gradually increasing opportunities: first, she participated in their women's club and later in their mentoring program as a beneficiary, and finally as an employee (local coordinator of extracurricular activities for children). This led her to a (full-time) teaching assistant job in the local school. Anna was extremely proud of this job – for a low educated Roma woman in a traditional community it was an uncommon career indeed.

Sometimes charities also enabled young adults, especially those who also needed shelter, to gain some work experience within their own organisation. The effects of this kind of support went beyond the immediate impact on young adults' skills. Importantly it also bolstered the young adults' self-esteem, provided them with a sense of belonging and allowed them to feel useful to others and contribute to society. A sense of giving something back, feeling that one was useful and was able to contribute something to the wider society seemed essential for many young adults in starting to imagine a different future for themselves and acting in the name of this imagined future. Greco, a single Italian man who moved to England after his parents and grandparents passed away, said that whilst he struggled initially for a sense of belonging, the

homeless charity helped him regain his self-worth. Greco used his time at the charity to develop his skills and save money to help him in the transition to living independently. He volunteered on charity committees and was working to help them with policy to help improve the way they worked with the homeless. In his own words, the connections and experiences with the charity gave him a sense of purpose and made him feel that meaningful work was not only important, but also possible.

While charities and agencies were often mentioned in the interviews with young adults from Norway, UK, Italy, Spain and Germany, they seemed to play a less central role in the lives of vulnerable young adults in Hungary and Estonia. While there were some cases like that of Anna in Hungary, there were other interviewees who did not share these positive experiences. Feri, a 31-year-old single man from Hungary only smiled when asked about the support from NGOs, churches and other private service providers: "They didn't come knocking on my door to help" – he said. In Estonia, interviewees hardly ever mentioned any charities or support agencies. The only charity mentioned was the Food Bank, whose regular food packs provided significant relief for families in need.

Welfare state institutions

The interviews with vulnerable young adults contained examples of young adults having contacts with various state systems, in particular the health care and social protection systems, but also education systems. Young adults talked about utilising state services that supported them in coping with and in some cases moving beyond the hardships in their lives. However, there were also cases where it became evident that the failures of the system to support young adults, played a role *in keeping them in a liminal situation*, unable to start moving beyond their current hardships.

Welfare state supporting transformative resilience

The interviews contained several examples of how some of the welfare state systems or services were instrumental in facilitating coping or supporting transformative resilience in the young adults' lives. Many positive examples for this came from Norway, where many of the young adults seemed to put higher trust in the system, did not question its ability to support them and were rather assertive and able to insist on getting the support they needed. For instance, John, a 31-year-old father of one from Norway was granted a state-paid disability pension due to his visual impairment and was provided with a 10 hour/week accommodated job, giving him an income on top of the pension. This was facilitated by the Labour and Welfare Administration, who according to John "has done a tremendous job for me. And I got everything that I want, and what I need. I've just had to point at it, and I've got it. So, the Labour and Welfare Administration has been an enormous resource." Aisha, a single woman from Norway talked about her doubts and hesitations, but also about her strength to navigate a complex but also generous Norwegian welfare system. Hence, she was able to renounce low-skill work as part of the Integration programme for newly arrived refugees in favour of an internship with the local newspaper. This proactive move enabled her to utilise and further develop her competencies and thus make a first step towards a possible future where she does not rely on low-skilled work, but can earn a decent living in a professional role.

Positive examples of welfare state institutions supporting young adults' transformative resilience came also from other country contexts. Isolde, a 32-year-old single woman from Germany, who

has a recognized disability due to a chronic illness, made a conscious decision to move from Spain, where she grew up, to Germany in order to better her circumstances. She discussed how she is now able to enjoy better medical treatment, receive the necessary welfare state support and continuous therapies to keep her life stable and possibly enable her to sustainably participate in paid work in the future. She considers her move from Spain to Germany to be the most important, albeit difficult decision of her life:

That is also a big decision, because I know that if I had stayed in Spain for another two or three years, I would have been in a very bad position professionally. [...] because I am somehow ill equipped, there with the illness [...] I'm in a much better position in Germany now.

In many other cases it seemed that, the welfare state became an important resource for young adults when they entered a certain phase in their lives or when there was a problem. For example, in Estonia and in the UK, the presence of children seemed to make young adults more entitled to help and support from the welfare state and state support more accessible for the young adults. In Estonia, the young adults used the benefits or allowances that they were eligible for, especially when the application process was easy and could be completed online, while gathering paperwork, filling in the forms and delivering them in person often prevented young Estonians from accessing state support. Interviewed Estonians were especially satisfied with the generous parental-leave entitlements; they also used the widely available 3+ childcare opportunities to facilitate their re-entry into the workforce after parental leave. For instance, Kertu, a single mother of two from Estonia took action to achieve a stable job and decent income after her children were able to access childcare and she could not anymore rely on the generous parental leave allowance:

When my second child went to kindergarten, I needed to find some kind of job. Nobody took me seriously. I was completely losing hope, until I thought that I had to start somewhere, and then I started in a grocery store, doing an ordinary shop assistant job. And I was in that store for eight months, until I just asked one of the sales representatives in the shop if her company was looking for new sales reps, because I just really like this kind of mobile work that requires a lot of communication. And then she said yes, that they are looking for new people, and asked me to send my CV to this address. And then I was contacted and that's how it started. So if you don't take charge and try something yourself, then nothing will change.

Kertu's case can be seen as one of the 'success stories' collected during this research, her actions of leaving the abusive relationship, seeking psychological help and looking for a job that had the potential to provide her family a better income, truly did transform her life circumstances. The other young adults who were characterised by transformative resilience had all **taken concrete** and tangible steps towards achieving their goals, although in many cases it was unclear if or when these steps can lead to improvement in their life. In some cases, the steps taken by young adults placed them in a more vulnerable position, while also opening possibilities to improve their futures. For example, in the case of Eerika, a 25-year-old married mother of two, the parental leave entitlements were calculated using Eerika's higher-earning husband's employment details. Eerika was the one who stayed home with the children while her husband worked full-time in addition to receiving a generous parental leave allowance. While this manoeuvre improved the family's immediate financial situation, Eerika's inability to retrain or work part-time

during the extended period when she cared for their two children, had a negative impact on her potential re-entry into the labour market. Parents interviewed as part of this research consistently reported seeking support for their children through social protection and health-care systems, including social rehabilitation services. While their experiences with these systems were not always positive and it was not uncommon to hear that the waiting times to access the services were too long and the services provided were ineffective, the presence of children did change the way young adults perceived their relationship with welfare state services.

When the state services and support mechanisms were easy to access, young adults were keen to use them. They were not always satisfied with the amount of money they received as benefits, but nevertheless turned to the state to claim the benefits they were eligible for when these were easy to access. When asked what his opinion about the family benefits was, Mark, a 31-year-old Roma father of two from Hungary explained:

Well, it is easy to get them. So, the minute someone has a child, from then on, they get it. But the amount itself is low. So, it is not enough for anything. Okay, I personally, when we were planning to have a child, or talking about it... I said even then that I do not want the child because of the family allowance and the benefit, and uhm... Because back then it was already clear to me that it is not possible to live off of that. There are those people, you know, who have five-six children, just so that they can get the family allowance. But the family allowance, in itself, is equal to zero. Okay, what I spend it on, I get the family allowance, I send the whole amount as it is, to the school, to pay for the children's meals.

In some cases, young adults took for granted the state systems or services they used, while in other cases services were deliberately used and relied upon to alleviate their life-situation. For example, Alex, a 20-year-old single man who lived with his mother in a rural area of Estonia regularly utilised the free transportation system to get their weekly food package from a charity located in a nearby city, but when asked about the state support or services he used, was unable to name any. In contrast, Annika, a 39-year-old single mother of two also from Estonia, deliberately used the free transport service and discounts they received with their children's disability card to attend various cultural events, in order to provide their children with entertainment opportunities that remained otherwise outside of their limited budget.

Relationships with welfare state representatives

In the cases when the service provision was perceived as too complicated and bureaucratic, the young adults were particularly appreciative towards state officials who took the time to explain things for them and help them access the services. In some cases, the long-term and personal relationships created with particular gatekeepers were essential in providing the young adults the necessary tools and knowledge to navigate the system and turn their situation around. Interviewed young adults also appreciated the emotional support provided to them, which often enabled them to rebuild their scattered self-confidence and gave them strength to seek help. For example, Emilie, from Norway, who suffers from a chronic condition that affects her movement and coordination, speaks very highly of her first caseworker in the social services. According to Emilie, the case worker helped her to understand her condition and accept it, was open and attentive towards her, describing the caseworker as someone who "saved her".

In many cases, young adults also relied on various charities and NGOs as intermediaries who helped them to translate the bureaucracies of the state system and in some cases find ways how

to bend the rules. In many cases, access to state services was thus mediated by young adults' contacts with various associations and NGOs who took care of some of the application processes and/or coached the young adults to deal with these. For Carina, a young LGTBQ woman who recently moved to Italy from South America to escape discrimination, a local association played a critical role in supporting her to get access to social services. Another association helped her to get in contact with an association that deals with LGBT rights, which helped Carina to ask for asylum as an LGBT persecuted person. The support Carina received came through a civil society association she had a stable relation with, which led to Carina perceiving the assistance in terms of a personal relationship rather than access to a series of social rights provided by the state.

This kind of personal and lasting relationship that civil society organisations and in some cases also case workers in the state systems were able to build with young adults in vulnerable positions was cherished by many of the interviewees. In such cases the young adults were offered not simply caring support to deal with a concrete problem but long-term constructive support. This was the kind of support that young adults were able to utilise to move beyond their difficult conditions.

Welfare state enforcing liminality

While interviews contained positive examples of young adults' contacts with state systems, they also contained examples of state systems that seemed in some respect to have failed the young people. The interviews uncovered both implementation problems and major policy gaps. In several cases, gaps or unaddressed needs in **one system are compensated for by another system**. Such as, when a person received considerable help from the health care system to compensate for the lack of initial support in the social protection system or vice versa. For example, John's visual impairment that occurred gradually during his teens was not recognized in the Norwegian education system and the lack of special aid led to him being unable to complete upper-secondary education. Yet, comprehensive services from the Labour and Welfare Administration enabled him to find a meaningful job that was suitable for his needs and earn a sufficient income for his family.

Some young people talked about their efforts to seek support, but were discouraged by complicated application procedures, lack of interest or understanding of their particular needs or unavailability of services that met their specific needs. For example, Abby, a 21-year-old single mother from the UK, has an undiagnosed condition, which was not considered at the jobcentre. As a result, she is constantly offered job positions, which she finds physically challenging and unable to maintain. Alexa from Germany has been struggling with depression for many years and although she used to be self-employed, has been registered as unemployed for several years. She thinks that she "wouldn't be able to get a job" and is therefore afraid of starting a career again. Alexa would like to take on smaller jobs as a cat sitter but she would have to give most of the income to the jobcentre because anything above €100 must be officially reported and offset against the minimum income benefit. Therefore, Alexa doesn't think this job would be worthwhile. Moreover, she would like to receive more suitable support from the jobcentre that is linked to her former situation as self-employed.

Ruby, a 30-year-old single mother of two from the UK has struggled to figure out where to go for help. She described the difficulty she had getting a food bank referral as each government department she turned to seemed to be fobbing her off with another. As a result, she says, "I didn't eat for a week when I bought the [children's school] uniforms. They left me in that situation."

In many cases, state services were perceived by the young adults as difficult to access. For example, Lucia, who came to Spain from South America, struggled to access minimum income benefits, saying that the process was too complicated and she never succeeded in accessing the scheme: "There was something wrong in the documentation and I didn't proceed with the process. They asked me for documentation related to a long-time ago, but I had barely arrived here, and I couldn't present things from another country."

In Italy, Hungary, Estonia and the UK young adults interviewed voiced inter-generational distrust towards the welfare state. Meaning their sense of distrust had been inherited from older generations. In Estonia and Hungary, young adults considered the state benefits too small to make a real difference to their income. In these countries, as well as in the UK they were also concerned about stigma related to relying on the state and preferred to be self-reliant. In Italy, young adults referred to the state as a big, bureaucratic, often corrupt and inaccessible system. These young people came from poor families and had experienced disadvantage and marginalisation from a very early age. Many of them had seen their family members failing to receive support when turning to the state. They talked about the state not caring about them, feeling that the state does not trust them, because it asks them to continuously prove that they are in need of help. These young adults were not only dissatisfied and distrustful towards the system, but also angered by the continued inability of the state to support all members of the society. Feri, a young man from Hungary, for example, said:

"What I would be very happy about is a flat. Of course, there should be conditions to meet. So, to pay the rent on time, keep it in order. If they come to check up on me, I would not mind. I just want an opportunity. So my biggest problem is the lack of opportunity, in the school system, too, and the lack of rights. But if I apply for a flat with the local government, they will not accept it because I am nobody's friend, I do not know the important people, I do not earn half a billion HUF [ca. 1 250 000 euros]. But even if I do earn that much, I would not get it, because then they would say if someone is earning this much, they should rent a flat for themselves. If you do not have the necessary connections, there is simply nothing you can do."

The intergenerational sense of distrust towards the state played an important role in keeping many interviewed young adults in their current vulnerable situation, without an opportunity to imagine a different kind of future. While the personal contacts with state officials that some young people had, supported them in rebuilding their self-confidence and learning new skills to transfer to other contexts, including those related to labour market entry, the **lack of these personal and long-term relationships**, kept them in their current situation, without a way out towards a different future.

Another way the state systems pushed some young adults towards uncertainty, instability and in some cases resignation, was related to the **assessment of one's migration**, **disability status or work capacity**. Interviewees described these, sometimes extensive, periods of waiting to receive a decision about their status as 'limbo' states characterised by insecurity of future economic

situation and often lack of trust and respect towards them from the case workers and civil servants. The situation of having to prove that one is in a difficult financial situation, without work or incapable of working due to ill health, was reported as embarrassing by some young adults. They felt they were misunderstood and not taken seriously. For example, Ida, a single woman from Norway, has severe limitations that hinders her participation in the labour market due to a chronic disease. The disease also requires high medical expenses, and since she also is in debt, she has been living in severe economic hardship for many years. For Ida the main problem is that the Labour and Welfare Administration thinks that people with her diagnosis are still able to work. For this reason, they are reluctant to grant her a disability benefit. Instead, they prescribe various work-oriented activities, like job searching courses. However, in fact in her case there have not been many work-related activities. Instead, she has been left to herself, with little assistance, communication with case workers or offers of activities:

"There is probably nothing uglier than a person being told that you are not fit to work anymore, you will live in poverty for the rest of your life. It is not a dignified life, or a dignified decision, I think".

Conclusions

This report set out to examine the concept of transformative resilience through the investigation of life stories of youth from seven European countries. For analytical reasons we differentiated the individual (micro-), meso- and macro level and looked for the factors contributing to a transformative outcome potential: How do vulnerable young adults make sense of their early career trajectories? How do vulnerable young adults' agency and personal characteristics support or hinder their transformative resilience? How do social networks and welfare state support or hinder vulnerable young adults' transformative resilience?

At the individual level was central that youth with transformative resilience potential had belief in a possible better future despite the narrow opportunities and many obstacles they experienced. These were young adults who despite their challenging life experiences, were able to make realistic plans to reach the envisaged future, even if by 'baby-steps'. The feeling of being responsible not only for yourself but for others strongly contributed to the urge to find better solutions. This factor was particularly powerful for those young adults interviewed, who had children. They often tried to reflect on what could have been improved compared to their childhood home. The imagined better future for their kids gave an enormous will to make efforts towards not only coping, but also transforming. At individual level, especially health and mental health issues hampered one's self-belief and perceived prospects for the future and without external strong support pushed young adults towards coping only or even resignation to their current circumstances.

At the meso level the importance of social support from family and friends were mentioned in all interviews and played an important role in all welfare regimes. Mostly close networks helped to cope with acute circumstances and provide essential emotional, financial help in a situation of crisis. Especially migrant youth who were missing a social safety net, which revealed their considerably higher vulnerability to any changes. If available, support youth received from agencies and associations outside the family network had more power to be transformative when it was constructive and long-term. From the life stories of youth, the need to give back and

be useful was outlined, which provided them with a sense of belonging and allowed them to feel a sense of purpose.

At the macro level the issue of trust in the welfare system emerged as a theme throughout youth interviews in positive and negative way. The centrality of trust demonstrated depended on the efficiency of the state and its ability to intervene into the lives of youth in response to hardship. In cases of high trust, the youth outlined the acceptance of external help and were also rather assertive and able to insist on getting the support they needed. Very interestingly, the presence of children seemed to make young adults more 'visible' to the welfare state and state support more accessible.

Feelings of liminality in young adulthood were especially strong in young men. We faced difficulties to recruit young men due to their lack of interactions between vulnerable young men and social support systems as it was reported by Estonian, Italian, Spanish, and Norwegian teams. For instance, in Estonia it was very challenging to recruit young men despite numerous contacts with the unemployment agency, family doctors, social workers and mental health service providers. While it was possible to reach young women through these channels, young men seemed to be out of reach for the social welfare system, off the radar with no clear connection to the welfare state. The Italian case study brought out that youth in general were challenging to recruit. By discussing these issues with social workers and associations in Italy, their accounts suggested a kind of 'black-out' in terms of social policy measures between the time that young boys and girls (intercepted as daughters and sons of families with difficulties) turn 18 and the moment they are back in their late thirties, when opportunities for temporary or demanding jobs start to disappear and they struggle to support themselves and start to have children.

It needs to be outlined that across an individual life course, the different levels of social factors (individual, meso, marco) are interconnected and reinforce each other. For instance, personal characteristics and welfare state opportunities are closely interconnected, as in the case of Isolde from Germany. Another example are the interlinkages between social networks and welfare state support mechanisms as in the case of Greco from the UK. Thus, next to individual conversion factors, we need consider the interconnections, to understand how the entire social context determines whether transformative resilience is possible.

What struck us most was the similarities between countries, rather than differences. One important difference which emerged from interviews was trust or distrust towards the welfare system which guided the action of youth. The youth from Germany and Norway could be also critical towards specific conditions and services, but compared to other East-European, Southern-Europe and the UK interviewees, they sought out and were open to accept considerably more the support from state institutions.

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