

# **Social Inclusion and Young People**



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# Table of Contents

<b>INTRODUCTION</b>	02
<b>1. WHAT IF... I AM YOUNG AND I WANT A QUALITY EDUCATION?</b>	04
<b>The right to education</b>	05
Cuts to education	05
<b>Inclusive education</b>	06
Vulnerable groups	06
Lifelong learning	07
Non-formal education	07
<b>2. WHAT IF... I AM YOUNG AND UNEMPLOYED?</b>	09
<b>Inclusive school to work transition</b>	10
Demand side-measures	10
Apprenticeships	10
The Youth Guarantee	11
<b>Multiple-discrimination</b>	13
Youth Minimum Wages	13
<b>Access to adequate unemployment benefits</b>	15
Coverage of unemployment benefits	15
Adequacy of unemployment benefits	16
<b>Labour mobility and access to benefits</b>	17
<b>3. WHAT IF... I AM YOUNG AND I HAVE A JOB?</b>	19
<b>Non-standard forms of employment</b>	20
Poor quality jobs	20
Self-employment and the sharing economy	21
<b>Pensions: saving for the future</b>	22
<b>Reconciling work and life</b>	23
Care services	23
An ageing society	25
<b>4. WHAT IF... I AM YOUNG AND I WANT TO LIVE INDEPENDENTLY?</b>	26
<b>Minimum income schemes</b>	27
Coverage of income support	27
Adequacy of income support	28
<b>Independent living: housing</b>	30
Discrimination in accessing housing	30
‘Stay-at-home’ policies	30
A ‘generation rent?’	31
Youth homelessness	32
<b>Youth-responsive healthcare systems</b>	33
Access to healthcare services	33
Mental Health	34
Sexual and reproductive health and rights	34
<b>A CALL TO ACTION!</b>	36

# Introduction

## WHAT IS SOCIAL INCLUSION?

Human rights frameworks, on both a global and a European level, guarantee that social inclusion is an inalienable and universal right of all people. Social inclusion means ensuring that all people have the opportunity to fully participate in economic, social and cultural life and to enjoy an adequate standard of living and well-being. It is the fulfilment of economic, social and cultural rights, including the right to employment (for those who can work), the right to education, the right to social protection, the right to participation, as well as the right to living a life in dignity.

Alleviating poverty and social exclusion is necessary in order to ensure European citizens are granted full access to these rights. However, young people today are the group at highest risk of poverty and social exclusion in Europe. While in 2013, 24.5% of the entire population in Europe was at risk of poverty and social exclusion this value was four percentage points higher for youth (28.2%).<sup>1</sup> The financial and economic crisis has not only increased youth unemployment but has, more broadly, greatly amplified the risks experienced by young people, creating new forms of insecurity and exclusion. The response to the crisis has focused on cost-containment, reducing investment in education and social protection. The costs of education, including hidden costs such as school materials, transport and study visits,<sup>2</sup> have increased, whilst young people have often been first hit by cuts in social protection. This approach to the crisis has only served to increase income inequality and the intergenerational divide.<sup>3</sup>

<sup>1</sup> Eurostat, Europe 2020 indicators - poverty and social exclusion, December 2014.

<sup>2</sup> OBESSU, Hidden Costs in Education, 2014

<sup>3</sup> European Youth Forum, Youth in the Crisis, 2014.

Today, the average income of the richest 10% of the population in OECD countries is about 9.5 times that of the poorest 10%.<sup>4</sup> Yet, research shows that inequalities in society have a negative and statistically significant impact on subsequent economic growth.<sup>5</sup> Ensuring social inclusion of young people is not only a constitutional task of European states – but an undeniable need if Europe wants to see economic growth that is sustainable and inclusive.

## Where are the gaps?

The welfare system that lies at the heart of the European social model should protect and promote the economic and social well being of its citizens. Whilst many principles of the welfare system, such as universal access to education and to healthcare are almost taken for granted in Europe, there are still clear access barriers when it comes to these services, particularly for more marginalised groups of society. Social protection means policies and programs designed to prevent, manage, and overcome situations that adversely affect people's well-being.<sup>6</sup> Social protection is supposedly a European wide reality; yet little is known about the actual adequacy of social protection for young people in Europe today.

In principle, young people can benefit from almost all types of social protection programmes and policies except for old-age pensions. In practice, however, young people are often denied access to some of these benefits and services, due to their age or the unavoidable specificities of their circumstances. The addition of requirements, based on minimum periods of work, age limits, family situations, education backgrounds, leads to direct or indirect discrimination against young people, with more and more hurdles to overcome on the path to inclusion.

## The Report

It is time to ask how effective welfare states are in their role. European welfare systems still tend to be based on three stages in the life-course – child, working adult, pensioner. The distinct category of 'youth', with its specific needs, has not been taken into account in reforming such systems. In addition to these structural problems, new challenges are arising in Europe today: migration is raising new questions about the ability of European governments to ensure social inclusion of young migrants; in a difficult economic context, de-standardised and delayed transitions from education to work and independent living are on the rise; new forms of work and income generation in the emergent collaborative economy are particularly rising amongst youth. We are in need of a forward-thinking approach to ensure new safety nets for young people in a changing European labour market, and changing global society.

This report will examine the social situation of youth and assess the quality of social policies and social protection and services available to young people. It will demonstrate gaps in the current functioning of welfare systems in Europe that need to be addressed. It will show that the European social model has to adapt to a changed social and economic context, to guarantee investment in the young generation through education, creation of quality jobs, social protection, healthcare and housing support. This has to happen not only to ensure the respect of social rights of young people today, but also to safeguard the well-being of European society, both for today and for tomorrow.

<sup>4</sup> OECD, *Focus on Inequality and Growth*, December 2014.

<sup>5</sup> *Ibid.*

<sup>6</sup> United Nations Research Institute for Social Development (UNRISD), *Combating Poverty and Inequality: Structural Change, Social Policy and Politics*, 2010.

# 1

# What if... I AM YOUNG AND I WANT A QUALITY EDUCATION?

The right to education is enshrined in several legal instruments at both the European and the global level. Article 14 of the EU Charter of Fundamental Rights guarantees the right to education, including compulsory education; Article 26 of the Universal Declaration of Human Rights states that everyone has the right to education, and that it must be free, at least in the elementary stages. Article 29 of the UN Convention on the Rights of the Child outlines education as crucial in the “development of the child’s personality, talents and mental and physical abilities to their fullest potential.”<sup>7</sup>

<sup>7</sup> United Nations, Convention on the Rights of the Child, 1989.

# The right to education

Furthermore, the right to education is stipulated as a target in both the European Union's growth strategy, Europe 2020, as well as in the Sustainable Development Goals of the 2030 Agenda for Sustainable Development, adopted by the UN in September 2015. It is an objective at the heart of not only the European social model, but also in the vision of global economic and social progress towards inclusive growth and a society that leaves no one behind.

## Cuts to education

The fulfilment of this right is dependent upon several intertwined and equally important aspects: the rights to access education, to quality education and to respect in the learning environment.<sup>8</sup> Any kind of access barriers, including hidden costs, or fees linked to each stage of education and training, stand in the way of education for all. However, over the past few decades in Europe, austerity measures as a response to the economic and financial crisis have seen cuts to education budgets and there has been an increasing privatisation of education. In total, in 2011 and/or 2012, cuts in education budget were made in twenty countries/regions for which data are available.<sup>9</sup> This has had a clear impact on the quality of education, in terms of infrastructure, human resource expenditure, teacher/pupil ratio etc. In Greece, a recent report shows that in the past six years no school in the country has been built or renovated.<sup>10</sup> Access to affordable quality services in education is essential in addressing inequalities and challenges faced by disadvantaged children, and has been called for in the 2013 EU Recommendation on Investing in Children.<sup>11</sup> Yet the cuts have also impacted the accessibility of education particularly by those in disadvantaged situations. Financial support for pupils, students and their families "is one of the key ways of encouraging high levels of participation in education, especially among disadvantaged groups."<sup>12</sup> Despite this, many countries have reported a partial reduction in the funding available for support arrangements for pupils and students. In Ireland, the allocation for projects participating in the School Completion Programme for the 2010/11 school year was reduced by 5%. The Programme provides needs-based support to children and young people at risk or experiencing educational disadvantage.<sup>13</sup> Furthermore, in several countries, restrictions were applied to allocation of family allowances "either by creating closer links between these allowances and participation in education (Bulgaria and Hungary), or by linking the level of child benefit to family income (the Czech Republic only in 2010, the United Kingdom and Iceland)."<sup>14</sup> Inclusive education has suffered as a result.

“To ensure effective access to quality education for all young people, educational policies must provide equal opportunities for all from the earliest years. They must ensure that neither personal nor social circumstances such as gender, sexual orientation, gender identity, disabilities, ethnic origin or family socio-economic background are obstacles to achieving educational potential and that all individuals reach a level of competences that will allow them to become autonomous, motivated and responsible active citizens. This requires inclusive and norm-critical educational policies, using intersectional approaches that respond to the diverse needs and circumstances of the learner. Adequate, timely support and guidance to those at higher risk of exclusion are essential.”<sup>15</sup>

<sup>8</sup> UNICEF, The Right of Roma Children to Education: Position Paper, 2012.

<sup>9</sup> European Commission/EACEA/ Eurydice/, Funding of Education in Europe: The Impact of the Economic Crisis, 2013.

<sup>10</sup> Ibid.

<sup>11</sup> European Commission, Recommendation on Investing in Children: breaking the cycle of disadvantage, 2013.

<sup>12</sup> Ibid.

<sup>13</sup> European Commission, Recommendation on Investing in Children: breaking the cycle of disadvantage, 2013.

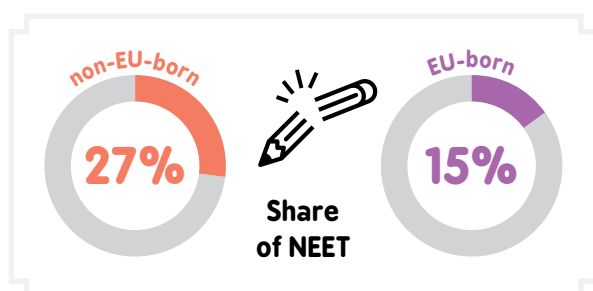
<sup>14</sup> Ibid.

<sup>15</sup> European Youth Forum, Policy Paper on Quality Education, 2013.

## Inclusive education

Inclusion, in contrast to integration, involves changing the system and its structures to meet the needs of the person. It is a broad approach that is an integral part of the right to education and that must see the restructuring of educational cultures, policies and practice to ensure everyone has equal access to quality education. The transition to inclusive education is a long process in Europe requiring adequate training and resources, a learner-centred, lifelong learning approach, as well as a long-term change in attitudes towards human rights, diversity, disability and non-discrimination. Whilst steps have been taken, progress is slow, as more vulnerable groups are clearly still facing access barriers to education.

### Vulnerable groups



EU Migrant Integration Indicators indicate that the share of early school leaving among foreign-born learners in the EU is still nearly twice as high as among the total population. This disparity continues into the lifecycle. In 2014, about 15% of the native-born young people aged 15–29 in the EU-28 were NEET, whereas in 2013 the share of NEET for non-EU-born reached almost 27%.<sup>16</sup> Migrant

education policies as well as policies targeting young people from a disadvantaged socio-economic background have been a target of reduced government spending. In Cyprus, Greek language classes which were mostly aimed at migrant children were reduced. In Ireland, funding for traveller children and children from disadvantaged and marginalised groups was affected, with the number of language-support teachers limited.

The situation is equally concerning for ethnic minorities, such as Roma children and youth. One in four Roma youth have no formal education, which compares to 3% among non-Roma youth.<sup>17</sup> The rate of early school leavers is especially high: In Hungary, Bulgaria, Bosnia and Herzegovina, Croatia, Macedonia, and Serbia, more than 80% of Roma were early school leavers with this figure reaching 90% and more in other countries.<sup>18</sup> Even when able to access education, the quality of education of Roma children and youth is far from inclusive: Roma youth are often experiencing segregation in education either through being in schools or classrooms where the majority of pupils are Roma, or through being placed in special schools and not in the mainstream education system.

Extensive research has shown that “segregated conditions deprive students of quality education and opportunities to obtain a valuable qualification, compared to their peers studying in integrated settings.”<sup>19</sup> Such educational practices stigmatise Roma youth not only in education but throughout their life path. They are also clear cases of discrimination based on ethnic origin, violating the UN Convention on the Rights of the Child as well as the UN Convention on the Elimination of All Forms of Racial Discrimination – ratified by all EU Member States. In 2007, the European Court of Human Rights concluded in a landmark judgment that placing Roma children in special schools on the basis of their ethnic origin violated the government’s obligation to ensure children’s access to education without discrimination.<sup>20</sup>

<sup>16</sup> Eurostat, *Migrant integration statistics – education*, June 2015.

<sup>17</sup> OSCE, *Activism, Participation and Security among Roma and Sinti Youth*, 2015.

<sup>18</sup> UNDP, *Christian Bruggeman, Roma Education in Comparative Perspective*, 2012.

<sup>19</sup> FRA, *Education: the situation of Roma in 11 EU Member States*, 2014.

<sup>20</sup> Ibid.



A similar challenge exists for young people with disabilities. The right to education for people with disabilities, as enshrined in Article 24 of the UN Convention on the Rights of Persons with Disabilities, means children with disabilities should join their peers in mainstream schools and receive reasonable accommodations to receive a quality education in this setting. Children and youth with disabilities are less likely to start school or attend school than other children and also have lower transition rates to higher levels of education and to employment.<sup>21</sup> In Norway for example, between 2000 and 2006, 9% of young people with disabilities entered higher education compared to 21% of the general population of this age.<sup>22</sup> In Ireland, an increasing number of children with disabilities are being moved back from mainstream education to special schools, or worse, out of the education system altogether, as schools do not have the resources to provide them with the support they need.<sup>23</sup> Education in special schools, i.e. schools which provide education exclusively for children with disabilities in a segregated setting, has also seen reduced investment.

In Belgium (Flanders), cuts have been reported in educational support services for children with disabilities.<sup>24</sup> The budget cuts on support schools can often lead to many children being unable to receive any education at all: In Greece, 38% of the special nurseries and 23% of both primary and secondary special schools could not operate due to the lack of financial means meaning an estimated 180,000 children with disabilities are currently excluded from education in Greece.<sup>25</sup> Changes in higher education funding across Europe have also been widespread. Supports to students with disabilities throughout higher education are essential in ensuring equal access to education, and delayed access to the labour market. In the UK, though, Disability Student Allowances, non-repayable grants to cover additional costs that students with disabilities incur in higher education, have come under threat, with publicly funded DSA's to be cut and responsibility for funding to fall onto universities.<sup>26</sup>

## ***Lifelong learning***

A key aspect of inclusive education is that education is a lifelong process, that enables the learner to continuously develop competences throughout their life, in a non-formal or formal setting. The consequences of the financial and economic crisis on the provision and funding of adult education have been diverse. Budget cuts to programs promoting adult education have been seen, for example in Portugal, the annual state budget for adult education dropped by 20% between 2011 and 2012.<sup>27</sup> However, with the increasing number of unemployed people, there has at the same time been an increased focus on groups such as the long-term unemployed, and adults with low and very low levels of basic skills. In Germany, for example, spending on education and training in the field of labour market policy increased compared with previous years, and the same can be said across 10 European Union Member States.<sup>28</sup> This clear recognition of the importance of lifelong learning in a changing labour market and the changing economy is crucial, but investing in lifelong learning solely in order to increase employability and employment, comes with a risk of reducing education to labour market needs.

## ***Non-formal education***

The fact that non-formal education has seen reduced investment as a result of the crisis has led some actors to argue that this labour market approach can have an inverse effect by potentially

<sup>21</sup> World Health Organisations, *World Report on Disability*, 2011.

<sup>22</sup> Academic Network of European Disability Experts (ANED), *Inclusive Education For Young Disabled People In Europe: Trends, Issues And Challenges*, April 2011.

<sup>23</sup> European Parliament, *The Impact of the Crisis on Fundamental Rights across Members States of the EU*, 2015.

<sup>24</sup> Ibid.

<sup>25</sup> Ibid.

<sup>26</sup> *The Guardian*, Sally Weale, *Government to cut funding for disabled university students*, December 2015.

<sup>27</sup> European Commission/EACEA/ Eurydice/, *Funding of Education in Europe: The Impact of the Economic Crisis*, 2013.

<sup>28</sup> Ibid.

“strengthening mechanisms of exclusion, through practices that tend to value and polarize among the most (formally) qualified and unqualified.”<sup>29</sup> Non-formal education develops competences that are essential in building an inclusive society for all, particularly through its methods of cooperative and experiential learning.

Policies intended to ensure the social inclusion of groups in a vulnerable situation in education and beyond, must therefore be part of a broader policy on education as a whole. Learning in non-formal settings, and particularly in youth organisations, is an integral part of inclusive education, particularly positively impacting youth from disadvantaged groups. Support to non-formal education providers is thus essential in ensuring Europe reaches education targets, and provides an inclusive education to all people throughout the life course.

Quality education contributes to improving the quality of life of an individual and the development of society as a whole. For education policies to be inclusive, a holistic approach is necessary from early age and throughout the life course. For social inclusion, targeted measures are needed that look not only at education for the goal of labour market integration but also in terms of a lifelong and life-wide learning process that pursues the objectives of personal and professional fulfilment, social inclusion and active citizenship, in a non-formal and formal setting. Ensuring that education is free and that publicly funded individualised programs, including second chance programmes, are available for harder to reach target groups, is crucial.<sup>30</sup> Furthermore, financial incentives must also be seen in the context of a broader policy package addressing the quality and accessibility of services, and training of professionals in the social, education and health fields so that interventions encourage empowerment, partnership and responsibility among beneficiary families and parents.<sup>31</sup> There is a strong link between the social and economic situation of children and young people, and the families they grow up in, and their educational attainment, with poverty, deprivation and exclusion acting as de facto barriers to accessing education and to good learning outcomes. Comprehensive wrap-around support for both young people and their families is needed, in the shape of adequate income and supportive services, in order to ensure that everybody has the same starting point. School segregation, as well as bullying and discrimination, are still prevalent in many countries, and remain largely unaddressed: Discrimination on all grounds needs to be combatted at all levels, to ensure that all children and young people are able to make the most of the educational opportunities available to them.

## *We like!* **Second chance programmes for early school leavers**

Some programmes offer a full set of services to youth who have left high school with no diploma. Such offers are usually called ‘second-chance programmes’ and are typically offered after the mandatory schooling age, which is 16, 17 or 18 in most countries. While focusing on skills training combined with basic education (to remedy shortcomings in reading and maths) and vocational training (usually linked to local employers’ needs), these interventions typically feature various post-programme placement, housing and mobility services, as well as individual coaching for orientation and motivation. Participants usually obtain the equivalent of a high-school diploma or a recognised certification by the end of the training period. Some programmes give the participants the opportunity to reside at the centres during the training.<sup>32</sup>

<sup>29</sup> European Association for the Education of Adults, *Adult Education in Times of Crisis*, 2014.

<sup>30</sup> For a comprehensive look at policy measures needed to ensure inclusive education for various target groups please see: On disability: EDF, *Statement on Inclusive Education*, 2009. On migrants: Migration Policy Group, *A Clear Agenda for Migrant Education in Europe*, November 2014.

<sup>31</sup> Eurochild, *Conditional Cash Transfers and their Impact on Children*, October 2015.

<sup>32</sup> OECD, *NEET youth in the aftermath of the Crisis: Challenges and Policies*, 2015.

## 2

# What if...

## I AM YOUNG AND UNEMPLOYED?

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**Much like education, access to employment has become increasingly challenging for young people over the past decade. The rise of youth unemployment since the onset of the crisis has been well-documented, with European statistics still indicating that around 20% of youth are without a job.<sup>33</sup> This dramatic figure still does not tell us anything about underemployment, young people working involuntarily in part-time job, poor quality jobs among youth or young people that gave up on the job search.**

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<sup>33</sup> Eurostat Press Release, Euro area unemployment rate at 10.3%, April 2016.

Neither do unemployment rates tell us about the long-term costs of unemployment for young people, nor for the society as a whole through a loss of social protection contributions. Eurofound highlights for instance that youth unemployment imposes a negative impact of 12–15% on individual wages by the age of 42 years; this penalty is lower, at 8–10%, if individuals avoid a repeated incidence of unemployment.<sup>34</sup> Despite the high costs of youth unemployment, national and European responses have so far been inadequate in fully addressing the issue. This chapter will examine the adequacy of measures currently in place to ensure young unemployed do not fall into social exclusion and poverty. It will address the shortfalls of current activation measures, such as the Youth Guarantee, and then go on to examine the accessibility and adequacy of social protection – unemployment benefits – for young unemployed people today.

## **Inclusive school to work transition**

Since the onset of economic and financial crisis, European and national policy measures have targeted young people without a job, with a vision of labour market integration and provision of professional skills, as the key route towards social inclusion. Supply-side measures examining education and training policies, with an underlying skills mismatch argument, have been seen across Europe in response to rising levels of youth unemployment and social exclusion.<sup>35</sup>

### ***Demand side-measures***

Job creation efforts are largely missing and, when they do exist, they don't adequately account for recent graduates – a clear example is the diminishing and near-disappearance of entry-level jobs. In a context of jobs being scarce to begin with, and competitiveness and profit as the ever-guiding principles, few employers are willing to take on young, inexperienced workers and build them up, investing in their development, skills, and further training. There is also a significant lack of opportunities for young people in rural or disadvantaged areas, or for those choosing blue-collar professions – most initiatives seem to target urban, highly skilled, highly mobile youth.

As outlined in the European Youth Forum publication related to the consequences of the crisis on young people: *“Besides supply-side measures, such as skills activation investments and labour-matching services, demand-side tools exist and have a potent influence on the employment opportunities for young women and men.”*<sup>36</sup> A monitoring-research on the impact of subsidised jobs in the private sector in the UK<sup>37</sup> finds that the positive impact of placement assistance and private-sector subsidies is potentially higher than for training programmes, and this would be especially beneficial for youth when targeted at the low-skill or low-wage jobs. The same results appear in a study in France<sup>38</sup> which, after analysing several programmes targeted at young unemployed, concluded that the reduction on labour costs is the only programme to have a significant impact on the employment probabilities of low wage workers.

### ***Apprenticeships***

Furthermore, supply-side measures have not been effective in targeting young people furthest away from the labour market. Measures increasing the supply and take-up of vocational education and training often fail to reach out to the most vulnerable. A recent study from France shows that even though apprenticeship enrolment has doubled over the past few decades, this has been in large part due to the surge of young graduates taking apprenticeships, whilst the percentage of

<sup>34</sup> Eurofound, *Social Inclusion of Young People*, 2015.

<sup>35</sup> European Youth Forum, *Youth in the crisis: What went wrong?* 2014.

<sup>36</sup> European Youth Forum, *Youth in the crisis: What went wrong?*, 2014.

<sup>37</sup> OECD, *NEET youth in the aftermath of the Crisis: Challenges and Policies*, 2014.

<sup>38</sup> Ibid.

apprentices without prior qualifications actually fell from 60% to 35%.<sup>39</sup> The inability of apprenticeships to reach those without prior qualifications is a lost opportunity, as the highest returns to apprenticeships tend to be earned by young people who have not acquire any previous qualifications at school.<sup>40</sup> Policy measures should make sure that apprenticeship programmes also benefit the less educated and the most disadvantaged young people. The enforcement of internship and apprenticeship legislation by national governments along the principles of the European Youth Forum's European Quality Charter on Internships and Apprenticeships<sup>41</sup> would help to ensure equal access to internships and apprenticeships.

The same rational is true for trainings, which are not available to the most vulnerable young people. For instance, trainings are not adapted to the needs of young persons with disabilities, despite the fact that the unemployment rate among workers with disabilities tends to be twice or three times that of other workers.<sup>42</sup> *"There is a widespread lack of training among persons with disabilities, either due to discrimination in connection with the labour market perception of persons with disabilities, or more generally because, (...) persons with disabilities do not have the level of education required to gain access to vocational training that will lead to qualification."*<sup>43</sup> Discrimination and difficulty in accessing education are main issues that need to be tackled to ensure an equal access to vocational education and training for all.

## *We like!* **Supra-Company apprenticeship in Austria<sup>44</sup>**

In Austria an apprenticeship guarantee (ÜA) was created in 2008 by social partners together with the federal government to offer 'supra-company' training facilities (educational institutions).

Objective: the 'training guarantee' guarantees young people up to the age of 18 an apprenticeship position in a supra-company apprenticeship training entity, if they are not able to find a position in a company. This programme is funded by the public employment service (PES). The education is carried out by institutional training providers and educational workshops or companies. Throughout the young person's time at the supra-company training entity the public employment service continues to support them to eventually place them in a company-based apprenticeship. Nevertheless training can also be completed at the training entity and the final exam corresponds to that taken in a company-based apprenticeship.

Evaluation: Approximately 10,000 young people were doing this form of apprenticeship in 2012. The first evaluation showed favourable outcomes concerning the participants of the ÜA: In the first six months after completing the ÜA young people are predominantly in a company-based apprenticeship (59%) or in employment (16%). 16% are predominately unemployed and 10% out of labour force, which could also include further education in the educational system.

## **The Youth Guarantee**

The monitoring of the implementation of the Youth Guarantee (YG) by youth organisations<sup>45</sup> highlights the same challenge of reaching out to the most vulnerable young people who face higher risks of being unemployed or who are already unemployed. One of the problems is that often the only way for young people to access the YG is through registration to the scheme through public employment services. This is a crucial obstacle, as employment services and their understanding of service and job provision tend to be quite far from young people's reality and their real needs.

<sup>39</sup> Conseil d'analyse économique, *Apprenticeships for Employment*, December 2014.

<sup>40</sup> OECD, *NEET youth in the aftermath of the Crisis: Challenges and Policies*, 2015.

<sup>41</sup> European Youth Forum, *European Quality Charter for Internships and Apprenticeships*, 2012.

<sup>42</sup> ILO, *The inclusion of persons with disabilities in Vocational Training and Employment*, 2007.

<sup>43</sup> Ibid.

<sup>44</sup> European Commission, *Background paper on the Austrian apprenticeship system*, Learning Exchange conference on Apprenticeship Schemes in Austria, 2013

<sup>45</sup> European Youth Forum, *Two years after: the implementation of the Youth Guarantee*, 2015.

Moreover, young people do not always know how to get in touch with employment services or have lost trust in these institutions.

### **The Youth Guarantee:**

The Youth Guarantee aims at ensuring that all young people under 25 get a good-quality, concrete offer within 4 months of them leaving formal education or becoming unemployed. The good-quality offer should be for a job, apprenticeship, traineeship, or continued education and be adapted to each individual need and situation. EU countries endorsed the principle of the Youth Guarantee with a Council recommendation in April 2013.<sup>46</sup>

There is a need for better cooperation between Employment Services and the education system, with the possibility, for instance, for teachers to be trained by the Public Employment Services about the job research process and the YG schemes. The communication of the scheme also needs to be strengthened in partnership with all relevant stakeholders and in particular youth organisations. Moreover, more incentives have to encourage young people to stay registered in the Public Employment Services, a prerequisite for them to access the YG, by offering tailored services and guaranteeing them with minimum income support during the transition periods.

The availability of a sufficient number of counsellors to establish a close relationship with the young person is crucial, as in the case of the Youth Guarantee. There is a need for investing in individual support with counsellors only following a small number of young people: *“Even small but well-designed programmes can achieve a significant and durable impact on skills and educational attainment.”*<sup>47</sup> Individual guidance should be available in one-stop-shops that offer different services and are well-connected to other public and private institutions. In one same place, young people should have access to specific services that can help them to live independently, for instance, financial counseling, housing support and health information and services, that are not covered under the Youth Guarantee. Providing young people with opportunities to further their education, without complementing this with access to adequate income support does not eliminate their financial dependency on family members and/or the State, or leaves them in dire poverty.

*We like!*

### **Programme for people with disability of the Flemish Work Placement Office (Flanders, Belgium)**

The Work Placement Office of Flanders, VDAB, offers young people support even during their studies with the so-called student jobs. Young people get guidance to prepare their CV, to prepare for job interviews and find a job. For the first contracts the employer also receives some financial support or dispensation from a part or the total of the taxes. People with a disability get additional personalised support: Within VDAB there is a Disability Cell, the GTB, which is in contact with the different service providers, located within specialised associations for people with a disability who offer job coaching throughout their whole carrier.

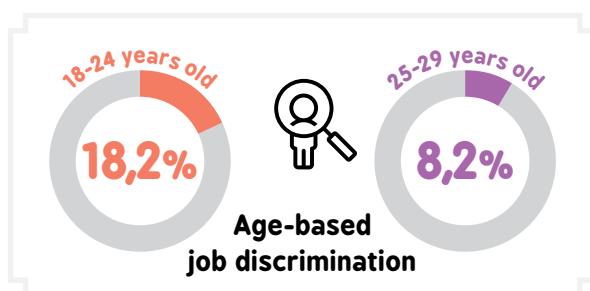
People can also get the necessary financing to adapt their working station and environment if needed. They can ask for a special chair for those with chronic back problems, or special keyboard for those with motoric impairment, or a braille display for people with a visual impairment. The request procedure is very simple, can be done by the requesting person online in 5 minutes and the VDAB comes to a decision in 2 weeks. If the disabled person needs support, a job coach or someone from the disability cell is always available to help.

More information: <https://www.vdab.be/jongeren>  
<https://www.vdab.be/arbeidshandicap/default1.shtml>

<sup>46</sup> Council of the European Union, Council Recommendation of 22 April 2013 on establishing a Youth Guarantee, 2013.

<sup>47</sup> OECD, NEET youth in the aftermath of the Crisis: Challenges and Policies, 2015

## Multiple-discrimination



Young people often find themselves victims of prejudice and discrimination on the labour market based on their age. As highlighted in a European Youth Forum study on multiple-discrimination and young people in Europe, 50.5% of respondents experienced discrimination in searching for a remunerated job.<sup>48</sup> When looking for a remunerated job, 18% of respondents declared that they had experienced

discrimination because of 'young age' (being 18-24 years and 25-29 years old, respectively 18.2% and 8.8% of respondents).

## Youth Minimum Wages

The existence of youth minimum wages is one such example of age-based discrimination. Youth minimum wages exist in Belgium, Czech Republic, France, Ireland, Netherlands, Portugal, United Kingdom, and Turkey. They are a different, lower, level of minimum wage for those of a younger age group. Some countries even use more than two youth rates: in the Netherlands there are up to eight for the separate years between 15 and 22 years old.

### Characteristics of Youth minimum wage systems in Europe<sup>49</sup>

★ Usual Starting age of adult rate	Youth wage as per cent of adult rate								
	15	16	17	18	19	20	21	22	23
Belgium		67%	73%	79%	85%	91%	96%	★	
Czech Republic*		80%			90%			★	
France**		80%	90%	★					
Ireland		70%		★					
Netherlands	30%	35%	39.5%	45.5%	52.5%	61.5%	72.5%	85%	★
Portugal		75%		★					
Turkey	82.5%	★							
United-Kingdom							★		

\* The 19-21 rate in Czech Republic is only for those with less than 6 months experience  
\*\* Youth rates in France only for workers with less than 6 months experience

Youth minimum wage policy is based on the argument that high minimum wages have the effect of 'pricing out' young workers from the labour market. Yet results of economic studies on this topic present a different reality. The ILO has shown repeatedly that youth unemployment rates seem to be only minimally and insignificantly associated with the average level of minimum wages<sup>50</sup> and that in fact "raising the relative level of the minimum wage affecting young workers can have at worst no significant employment effect and at best a small positive effect."<sup>51</sup>

<sup>48</sup> European Youth Forum (2015), Multiple discrimination and young people in Europe.

<sup>49</sup> OECD, NEET youth in the aftermath of the Crisis: Challenges and Policies, 2015.

<sup>50</sup> ILO, Matsumoto, Hengge and Islam, Tackling the Youth Employment crisis: a macroeconomic perspective, Employment working paper NO.124, 2012.

<sup>51</sup> ILO, Grimshaw D. At work but earning less: Review of evidence, issues, and policy on decent pay and minimum wages for young people, ILO Working paper, 2014.

Multiple discrimination in the labour market comes into play when young people are discriminated against on the basis of their individual characteristics, as well as their age. These characteristics, real or perceived include gender, race, sexual orientation, gender identity, ethnic origin, disability, religious beliefs or social and educational background.

“From the perspective of the ILO, sub-minimum youth wages potentially conflict with the principle of equal pay for work of equal value. (...) One key function of the minimum wage is to protect earnings at the lower end of the pay scale and, by redistributing income, to boost aggregate demand through the multiplier effect. Most importantly, it prevents labour market discrimination on any grounds.”<sup>52</sup>

Young women, for instance, are particularly at risk of discrimination on the labour market, due to pregnancy, childbirth, or medical conditions related to these circumstances and which make employers consider them as ‘less productive’ than their male competitors. The situation is exacerbated in the case of young women belonging to ethnic, religious or migrant communities<sup>53</sup> with young women from a migrant background facing some of the most precarious living and working conditions in Europe.<sup>54</sup> This kind of multiple discrimination plays a strong role in young people’s life and, unfortunately, the interconnectedness of the experience of discrimination based on more than one ground is often overlooked. The problem is that antidiscrimination laws and policies mainly conceive categories as tightly sealed off factors. Young people located at the intersection between different categories of identity and structures of oppression can be easily disregarded by the various policies and laws based on one ground only.

Furthermore, judgements and fear of prejudice can also be as significant and influential as actual experiences of discrimination: “I am active in LGBT rights advocacy groups. However, I hesitate to put this down on my CV because I think employers would infer that I am LGBT and then discriminate against me.”<sup>55</sup> Young people with disabilities are also often victims of misconceptions on their abilities. Such practices are clear violations of EU and national non-discrimination legislation, which must be better enforced to avoid the social exclusion of young people.

#### **Loredana, 35 years old, working in an NGO in the disability field:**

When I didn’t mention my disability in the letter I was most of the time invited to the interview. I did some experiments. I sent some motivation letters mentioning my disability and I often received no reaction or just the typical letter ‘we are sorry your profile does not fit our requirements’. Then, I decided not to mention my disability in the letter and, most of the time, I was invited to the interview. When I mentioned on the phone that I was a person with a visual impairment, I could directly hear the tension in the voice of my correspondent. They said they would recall for arrangements, which they never did, and when I called back they just informed that they were sorry but the vacancy was now occupied. What has worked best is just not saying anything until the interview is arranged. Some hours before arriving, if there is a test, I would mention that I would need my test on a pen drive as I would use my computer with speech. Once, despite an interview that went very well, the firm told me that I was not accepted. The firm probably did not want to go through all the efforts for a replacement position of 6 months.

Another time, I got a negative answer and the association told me that it was because they already had one visually impaired person in the team. The problem is that it is almost impossible to complain about this discrimination because they are doing it with no trace of it. It is only conveyed in feelings or orally in the best cases, which, at court does not count as a proof.

<sup>52</sup> Ibid.

<sup>53</sup> European Youth Forum, Multiple discrimination and young people in Europe, 2015.

<sup>54</sup> Eurostat, Migrants in Europe: A statistical portrait of the first and second generation, 2011.

<sup>55</sup> IGLYO, The impact of homophobic and transphobic bullying on education and employment, 2015.



# Access to adequate unemployment benefits

## Unemployment benefits: <sup>56</sup>

Unemployment benefits are a key feature of all European welfare systems. By insuring workers against the risk of job loss, they provide an essential safety net for individuals and households.

Unemployment benefits can take the form of either unemployment insurance or unemployment assistance. Unemployment insurance benefits are characterised by a clear contributory logic. Therefore, they can only be claimed after a certain minimum period in employment with paid contributions, their level is often established in proportion to level of earnings received in the previous job and their duration often depends on the length of the contribution record.

Unemployment assistance is primarily aimed at preventing unemployment-related poverty: it is normally means-tested and made available to unemployed individuals who are ineligible or no longer entitled to unemployment insurance benefits. The level of unemployment assistance benefits is generally lower than the one of unemployment insurance.

The majority of Member States do not have a separate unemployment assistance scheme in place, but mostly rely on general means-tested social assistance made available to low-income households.

## **Coverage of unemployment benefits**

Passive labour market policies are as crucial in ensuring social inclusion as active interventions. The transition from education to work is a challenging period for young people who often meet difficulties in finding their first job. Yet unemployment benefits however, tend to be inaccessible for young people looking for their first job, or arriving at the end of a short-term contract. Indeed, in the majority of OECD countries, 12 months of employment/contributions are needed to be eligible for unemployment benefits. In Austria, Greece, Luxembourg and the Netherlands, this minimum requirement is decreased to 6 months of work. This period of contribution is shorter in some countries such as France, Canada and Iceland, where young people that have terminated short-term contracts are more likely to receive benefits.<sup>57</sup>

*“The protection capacity of contributory unemployment insurance appears increasingly inadequate for job-starters, who often face a prolonged period of unemployment early in their working lives.”<sup>58</sup>*

Even when young people have succeeded in contributing in some way, the prevalence of short term and precarious contracts makes it difficult for them to receive benefits that would ensure them a life out of poverty. In the case of Norway, for example, the eligibility criteria are based on earnings: the minimum contribution should be equivalent to 24% of the average wage in the previous year or 16% over 3 years. This threshold is extremely difficult to reach for young people who often start their professional life with lower pay than the average worker.

<sup>56</sup> European Commission, European Semester Thematic Fiche: Unemployment benefits, 2015.

<sup>57</sup> Ibid.

<sup>58</sup> SOLIDAR, Progressive Structural Reforms, Lorenza Antonucci, Towards EU youth policies? The limits of current welfare states and the potential for a 'Youth Transition Fund' (YTF), 2015.

Consequently, unemployment benefit receipt rates among youth are rather low in most OECD countries: around 7% of youth aged 16-29 receive unemployment benefits, with this figure falling below 3% in some Southern and Eastern European countries (Slovakia, Slovenia, Greece and Portugal), despite very high rates of youth unemployment in these same countries.<sup>59</sup>

“ The contributions accumulated in previous low-skilled jobs might not be enough to sustain the social risks encountered in post-university labour market transitions.<sup>60</sup> ”

## **Adequacy of unemployment benefits**

A further issue arises when looking beyond just eligibility of young people for benefits and examining the adequacy of the benefits entitlement. In a majority of OECD countries, one year of work entitles the individual to benefits for less than one year: 3 months in Hungary, the Netherlands, and Slovenia for instance, 5 months in Austria and the Czech Republic and 6 months in Estonia, Germany, the UK, and Slovakia.<sup>61</sup> This is starkly different in only a handful of countries, namely Sweden—14 months— and Denmark— 24 months. This maximum duration of payments is not specific to youth, but a short duration of benefit receipt can be extremely detrimental to young people who are also sometimes excluded from minimum income schemes.<sup>62</sup>

The difficulty young people have when accessing unemployment benefits is clearly linked to the contributory nature of the welfare systems and measures reforming welfare interventions, during the crisis - but even since the financial turbulence of the 1990s - have not supported youth. There has been more and more focus on cost containment and making eligibility stricter, restricting the possibilities for young people to enter the current system. Even in the so-called ‘Nordic welfare model’, the crisis of the 1990s led to tightening up social protection systems, and unemployment benefits became consequently increasingly dependent on previous employment, which excluded many young adults from earning-related benefits.<sup>63</sup>

Another issue is linking eligibility for and receipt of unemployment benefits to very strict conditionality, often coupled with negative sanctions. In some countries, young people need to take part in ‘forced volunteering’ schemes, where they need to provide community services in exchange for their benefits. Equally, activation measures in most countries are marred by punitive trends, where refusal to accept any job offered (regardless of its quality or sustainability) often means a reduction or a total loss of benefits.

“ Often ineligible for unemployment benefits, as they haven’t yet had their first job, or excluded from other social assistance because of age limitations embedded in national law, young people find themselves without any income. Those who do receive a form of social protection often find themselves in a situation where this is made conditional upon accepting job offers proposed by the employment services, even if they are of low quality, and/or unsustainable.<sup>64</sup> ”

<sup>59</sup> OECD, NEET youth in the aftermath of the Crisis: Challenges and Policies, 2015.

<sup>60</sup> Ibid.

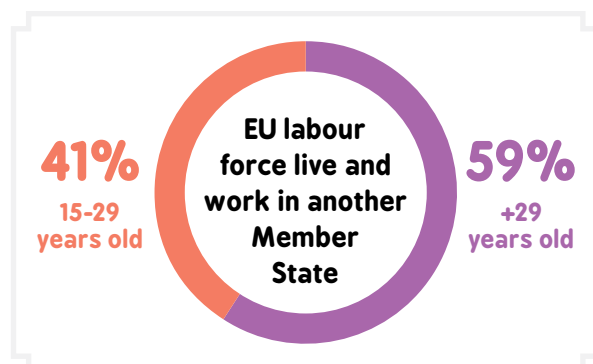
<sup>61</sup> Ibid.

<sup>62</sup> See section on Minimum income schemes for youth.

<sup>63</sup> Antonucci, L., Hamilton, M., Young People and Social Policy in Europe, Dealing with Risk, Inequality and Precarity in Times of Crisis, 2014.

<sup>64</sup> EAPN, Youth poverty and social inclusion in Europe, 2014.

## Labour mobility and access to benefits



When viewed in the context of labour mobility, this accessibility issue to unemployment benefits becomes even more challenging. Freedom of movement of workers, one of the founding principles of the European communities and an essential element of European citizenship, particularly concerns young people: whilst only 3.3% of the EU labour force live and work in another Member State, 41% of these people are between the ages of 15 and 29.<sup>65</sup> However, measures promoting in-

creased labour mobility have been particularly targeted at young people, with EU initiatives such as 'your first EURES job' intending to deal with perceived skills mismatches as well as geographical disparities in youth unemployment rates across EU countries.

Whilst living and working in another country has clear benefits of both the individual as well as society, when it comes to social protection it comes with certain risks. Ensuring the portability of social security rights when the right of freedom of movement is exercised has been one of the major concerns for the EU, with the coordination of social security systems adopted as an EU regulation in 1958 and a revised version still in place now.

The principles of coordination are: only one legislation applicable, equality of treatment, aggregation of the insurance, residence or work periods, and export of benefits.<sup>66</sup> However, in practice, coordination is lacking and there are still clear cases of discrimination against migrant workers when it comes to accessing social security. A recent example which has been taken to the European Court of Justice is based on a "right to reside" test that has been imposed as an additional condition for entitlement to the benefits in the UK. Whilst UK nationals have a "right to reside" in the UK solely on the basis of their UK citizenship, other EU nationals have to meet additional conditions in order to pass this "right to reside" test: *"This means that the UK discriminates unfairly against nationals from other Member States, thus contravening EU rules on the coordination of social security systems which outlaw direct and indirect discrimination in the field of access to social security benefits."*<sup>67</sup>

Such examples are not rare, and are only increasing due to rising anti-immigration rhetoric across Europe, with the populist phrases 'benefits tourism' and 'poverty migration', monopolising the topic in national press.<sup>68</sup> Furthermore, the UK's negotiations ahead of the British Referendum on EU exit in June 2016, cast a further shadow over the future of the principle of free movement and its relation to welfare provision for EU citizens.

When discussing mobility one must also consider "the other side of the family"- the family members that stayed in the country of origin- since mobility and migration impact them as well. It is, indeed, more and more common to see a member of the family moving to another country looking for employment and leaving their family members (including partner, children, elders...) in the country of origin. These families are known as "transnational families" and this has emerged from the understanding that migration does not end with settlement and that migrants maintain regular contacts across borders.

<sup>65</sup> European Commission, Memo: Labour Mobility within the EU, September 2014.

<sup>66</sup> ILO, Coordination of Social Security Systems in the European Union. An explanatory report on EC Regulation No. 883/2004 and its Implementing Regulation No. 987/2009, 2010.

<sup>67</sup> European Commission, Press Release Social security benefits: Commission refers UK to Court for incorrect application of EU social security safeguards, May 2013.

<sup>68</sup> Benton, Meghan, Reaping the benefits? Social security coordination for mobile EU citizens, November 2013.

More and more young people in Europe grow up having their parents abroad and cared for by other relatives or move in search of opportunities abroad and have a long-distance relationship with their families of origin. These dimensions must be taken into account when shaping mobility and employment policies, in order to support mobility and families in Europe.

There is a clear need for new mechanisms to limit the negative effects of job uncertainty, and to offer protection to young people during the transition from education to work, even when working in another country. One tool could be a EU Youth Transition Fund that could fill the gaps by acting as a short term support to cover young people in transition. The idea developed by Lorenza Antonucci would be to provide an 'age-related form of protection' thanks to a monthly support to all those who have graduated within 3 years.<sup>69</sup> Another solution is to ensure young people's contribution to the insurance unemployment benefits during all their first professional experiences.

This would imply more quality job contracts, with a set of social rights standards applicable, but also apprenticeships and internships contracts that count towards working time calculations, which would ensure early contributions to unemployment insurance. These changes on a national level must also fit within a better implemented coordination of social security systems across Europe, with key efforts made to also counterbalance populist rhetoric on immigration in national media. The portability of social security rights is essential not only in ensuring social inclusion of young Europeans, but also in granting their right to social protection and freedom of movement.

<sup>69</sup> SOLIDAR, *Progressive Structural Reforms*, Lorenza Antonucci, *Towards EU youth policies? The limits of current welfare states and the potential for a 'Youth Transition Fund' (YTF)*, 2015.

# 3

## What if... I AM YOUNG AND I HAVE A JOB?

**Young people have always been in a more vulnerable position on the labour market than the average working age population. In many European countries a clear two-tiered labour market system is well established, with ultra-secure permanent workers on one hand and vulnerable temporary workers -who are often the young entering the labour market- on the other.<sup>70</sup> This means that young people are often not able to access their right to quality employment, enshrined in various international human rights frameworks and a key component of social inclusion and autonomy. This chapter will examine the impact that poor quality employment, as well as emerging forms of work in a changing labour market, have on young people's social inclusion as well as the implications of this situation on the European social model, in light of an ageing society.**

<sup>70</sup> Bentolila, Samuel et al., Two-Tier Labor Markets in the Great Recession: France vs. Spain, IZA DP No. 5340, November 2010.

# Non-standard forms of employment

## Poor quality jobs

Young people are experiencing a protracted and destandardised period of transition, the characteristics of which include a longer period of time before finding a first job, consecutive involuntary temporary work, non-standard forms of employment such as zero-hour contracts, undeclared work, underemployment, and unpaid, unregulated internships.<sup>71</sup>

“The growing cleavage between insiders -those in permanent work- and outsiders -those in precarious work on the periphery- has dramatically increased social and economic inequalities.”<sup>72</sup>

This is equally the case in countries with both high and low unemployment rates. For example, whilst Germany has consistently had one of the highest employment rates of young people across Europe, in 2014, it was estimated that nearly one in five workers, about 7.5 million people, held so-called “mini-jobs”. These “mini-jobs” benefit from tax subsidies, are only partially covered by the compulsory public pension system and are fully exempt from unemployment insurance.

Zero hours contracts, common in countries including the UK, as well as unpaid internships which are increasingly a reality during young people’s transition from education to the labour market, and bogus self-employment present the same issues: these ‘emergency solutions’ that young people are often forced to recur to, only contribute to instability, low income, reduced or absent social protection, as well as erosion of skills, isolation, low self-esteem and participation.<sup>73</sup> All these factors present a key obstacle in achieving social inclusion of youth.

Poor quality jobs have a particular impact on the economic rights of an individual, due to the challenge of earning an adequate income. In the OECD countries, between 2007 and 2011, the average disposable income of young people fell in real terms by 1% per year whilst for older people aged 65 and over, it increased.<sup>74</sup> Changes in material deprivation rates reflect this, whereby material deprivation rates of young people increased disproportionately to those of the middle-age and older generation.<sup>75</sup>

The setting of youth minimum wages (at a lower level than adult ones) -described in the previous section- and the general higher likelihood of young people being employed in a low-wage job, add to income inequality and to deepening the intergenerational divide in Europe. Recent data for OECD countries suggest that young workers aged 15-24 earn on average around 62 per cent the wages of older workers.<sup>76</sup> As a consequence, work poverty has become a serious concern amongst young people with around 12% of them experiencing in-work poverty in 2012, as compared to 9% of the overall population.<sup>77</sup>

<sup>71</sup> For further information on the quality of young people’s employment please see: European Youth Forum, Quality Jobs for Young People, 2013.

<sup>72</sup> SOLIDAR, Progressive Structural Reforms, Lorenza Antonucci, Towards EU youth policies? The limits of current welfare states and the potential for a ‘Youth Transition Fund’ (YTF), 2015.

<sup>73</sup> EAPN, Youth poverty and social inclusion in Europe, 2014.

<sup>74</sup> OECD, Income Inequality Update: Rising inequality: youth and poor fall further behind, June 2014.

<sup>75</sup> Bruegel, The Growing Intergenerational Divide in Europe, November 2015.

<sup>76</sup> ILO, Grimshaw D. At work but earning less: Review of evidence, issues, and policy on decent pay and minimum wages for young people, ILO Working paper, 2014.

<sup>77</sup> ?

## ***Self-employment and the sharing economy***

As described by the ILO in various studies on decent work,<sup>78</sup> another essential component of a quality job is access to workers' rights and social security. For young people today, this is not guaranteed in all employment opportunities. Not only are precarious jobs such as mini-jobs exempt from such social security provisions but self-employed workers also have little recourse to basic employment rights, such as paid sick leave, holiday and maternity leave. Self-employment rates among young people remain low in the EU, on average just over 4% (with the exception of Spain and the Netherlands where youth self-employment has risen sharply).<sup>79</sup>

However, self-employment is often seen by EU and national policy makers as a possible exit door for jobless youth.<sup>80</sup> Self-employment should primarily allow the expression of the entrepreneurial spirit and innovation and not only be the consequence of a rise in insecure work and a lack of alternative employment choices. Indeed, *"there is evidence to suggest that individuals facing labour market disadvantage are more likely to become self-employed as they struggle to find an employee job."*<sup>81</sup> To avoid this kind of 'forced-self-employment', young people need to be better accompanied into self-employment opportunities and have access to social protection and a safety net to encourage them to take the risks of self-employment and start their own business.

*“The success of the sharing economy is linked to generation, to culture and to development of a sharing mentality. The younger generation is more familiar with new technologies and masters them better. This generation has also suffered most from the economic crisis and is more suspicious of established systems and open to alternative solutions.”<sup>82</sup>*

The rise of alternative forms of work and income generation brought about through the collaborative economy presents similar challenges when it comes to social protection and workers' rights. The right to minimum remuneration for instance is not guaranteed for workers in the sharing economy, since they are not 'employees'. The argument is that they are able if they wish, to complement their income with another platform/application. However, working conditions often make it very complicated to multiply contractors, often meaning that people employed in this type of work are unable to earn an adequate income – and have no recourse to social protection in case of need. The rationale of our social protection systems is further questioned since many actors in this economy do not pay contributions – jeopardising the effectiveness of the system as a whole.

Ultimately, if such forms of work continue to multiply and develop, the social model in its current state is not sustainable. The collaborative economy must encourage social actors to reflect on *"the meaning and place that the salary system has in our society, and thereby, rethink social protection, historically linked to the salary system."*<sup>83</sup> This raises the idea that contributory obligations could perhaps no longer be linked to employment status but to the individual. A forward-thinking approach is necessary to deal with these changes in a way that ensures creative freedom for business but also necessary protection of workers' rights.

<sup>78</sup> Ghai, Dharam, Decent Work: Concept and Indicators, International Labour Review, Vol. 142, No 2, 2003.

<sup>79</sup> Hatfield, Izzy, Self-employment in Europe, 2015.

<sup>80</sup> Euractiv, Henriette Jacobson, Self-employment seen as possible exit door for jobless youth, September 2015,

<sup>81</sup> Hatfield, Izzy, Self-employment in Europe, 2015.

<sup>82</sup> Goudin, Pierre, The Cost of non-Europe in the sharing economy: Economic, Social and Legal challenges and opportunities, European Parliamentary Research Service, January 2016.

<sup>83</sup> Ibid.

*We like!*

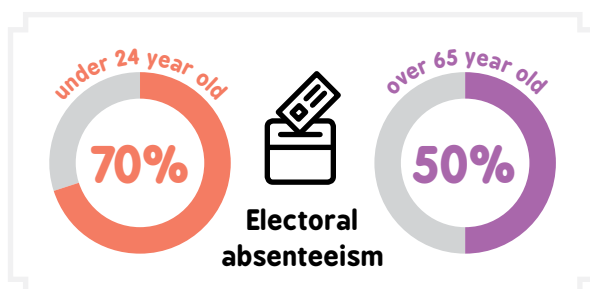
**Cooperatives to  
"invent a new relation to work"<sup>84</sup>**

Across Europe an increasing amount of young freelancers or independent professionals (graphic designers, journalists, artists, interpreters, etc) are creating cooperative enterprises in order to secure their employment situation. Through a cooperative, they can benefit from social security while enjoying the flexibility to develop their own activity at the same time. They share the risks and the benefits with other young people, applying the values of solidarity and democracy at the work place. Through support to the creation of such cooperatives, public policies would also contribute to young people's security and autonomy.

Amongst all these projects of cooperatives, the cooperative COOPANAME<sup>85</sup> in France was created in 2004 and gathers around 750 people, freelancers and self-employed, who share common services such as accountancy, legal advice, support for the development of entrepreneurial activities, common work space and utilities. Together they build a common, democratic and demanding business, their objective being to give greater collective protection to its members (labour law, vocational training, risk pooling, and social solidarity).

## Pensions: saving for the future

The issues related to non-standard employment become all the more pressing when assessing how the nature of young peoples' employment today will impact their ability to save for their future. Through being engaged in non-standard work young people are unable or less able to participate in contributory statutory pension systems. In countries where occupational and private pension plans are the primary pension pillars, even standard employment contracts with a fixed duration do not offer access to occupational pension plans. Precariousness of income also inhibits younger people to save in private pension plans, as they are not able to block eventual savings for decades without having enough confidence to have an income in the near future. Pension schemes today are clearly not aligned with the current trajectory of a young person's education and employment.



The current situation has a long-term impact not only on the individual but also in terms of inequalities in European societies and especially intergenerational equity. By looking at changes in benefit ratio, that is, the income of pensioners in relation to the income of the working population, between now and 2060, it is clear that many countries are implementing reforms to pension systems that are

favouring current pensioners over future ones.<sup>86</sup> This is not an uncommon trend because pensions are considered more difficult to change from a political point of view, often due to electoral participation. A European Youth Forum study shows that in the EU, electoral absenteeism was higher than 70% for 16/18 to 24 year olds, in contrast to a 50% turnout of the voters aged 65 and older.<sup>87</sup> This clearly has repercussions on political choices: *"Spending cuts in the UK, for instance, have disproportionately affected the young and the poor – precisely those groups that vote with least frequency, while universal benefits for the elderly have been protected."*<sup>88</sup> This perpetuates a vicious cycle whereby political institutions appear to not be representing young peoples' interest leading to disillusionment of young people in the political system, lower levels of trust and further political inequality.

<sup>84</sup> Coopaname website accessed on 19 April 2016 at <http://www.coopaname.coop/article/coopaname-cest-politique>

<sup>85</sup> Ibid.

<sup>86</sup> Bruegel, Pia Huttli, Karen E. Wilson, Guntram B. Wolff, *The Growing Intergenerational Divide in Europe*, November 2015.

<sup>87</sup> European Youth Forum, *Young People and Democratic Life in Europe*, 2015.

<sup>88</sup> Diamond, Patrick and Guy Lodge, *European Welfare States After the Crisis*, 2013.



Recent pension reforms have also put a greater emphasis on the role of private and occupational pension plans. These reforms put an unequal weight on women, who are more likely to have precarious or part-time jobs, and are therefore less covered by occupational pension plans, all while accumulating shorter contribution periods because it is mostly them taking up family care duties. In a context where the gender pension gap is at 40% and poverty rates of older single women are significantly different from those of older single men, this gap is not likely to close in the near future if clear measures are not put in place to address it. Current younger women, even if they are better educated and show higher labour market integration than previous generations, will still be more impacted by these reforms than current younger men.

In order to ensure intergenerational equity, it is necessary to develop an equitable intergenerational pension system, one that ensures both the well-being of the elderly through adequate pensions, without overburdening the young through high contributions.<sup>89</sup> One such system is put forward in a recent Bruegel study and involves adjusting contribution rates for the working population as well as benefit levels for pensioners so as to maintain a constant benefit ratio over generations and therefore enable better intergenerational burden sharing.<sup>90</sup> This is not about pension cuts for current pensioners – but about an equal system across the generations, and across current and future pensioners alike.

Alongside such broad pension reforms, the contributory system must better adapt to the reality of peoples' employment trajectories. Countries must introduce legislation that makes it easier for temporary workers, often young people, to bank enough working time to reach adequate incomes at retirement, and to include all working time in pension calculations. Therefore, internships and apprenticeships should be able to count as working time giving rise to pension entitlements - meaning firstly that they must become clearly regulated through defined set of labour laws for interns and apprentices.

## Reconciling work and life

Without such reforms, this situation becomes all the more grave when viewed in the context of expected demographic changes and Europe's ageing society. The European Commission's Ageing Report of 2015 shows that the EU will move from four working-age people per person over 65 today to about two working-age people in 2040.<sup>91</sup> *"This will affect both revenue and spending: there will be less revenue because of the shrinking working-age population, and more spending because of higher costs for pensions, health and long-term care."*<sup>92</sup> These demographic changes will therefore have an impact on the autonomy of young people not only in terms of income. Young people will likely face an increasing burden in society, when it comes to reconciling their work life, family life and ensuring support for older people in their families.

### Care services

Work life balance is not just a concern for the future: it is already a key challenge for many young people across Europe, particularly for women. Over the past years, whilst family structures have continued to change, including a growing number of dual-earner families with dual care needs, both for small children, and for ageing parents, neither the world of work nor welfare service provision have adapted to these new needs. It is undeniable that *"the lack of services and support to those with family needs, long waiting lists for childcare and care for older and disabled persons... have had a strong impact on employment, especially for women."*<sup>93</sup>

<sup>89</sup> Bruegel, Pia Huttli, Karen E. Wilson, Guntram B. Wolff, *The Growing Intergenerational Divide in Europe*, November 2015.

<sup>90</sup> Ibid.

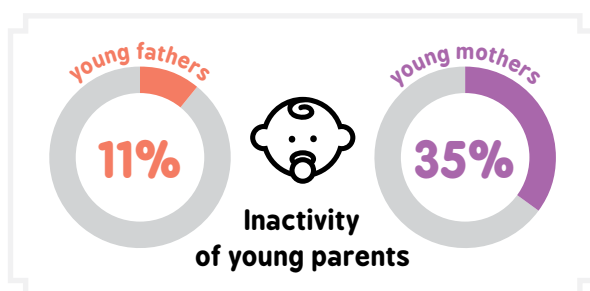
<sup>91</sup> European Commission, *The 2015 Ageing Report*, 2015.

<sup>92</sup> Ibid.

<sup>93</sup> COFACE, *European Reconciliation Package 2014: Year of reconciling Work and Family Life in Europe*, 2015.



Whilst policies for increasing female participation in the labour market and reducing the gender pay gap have been a key goal of both EU and UN frameworks of development, including in the recently adopted Sustainable Development Goals of the UN, progress is still lagging far behind. The 2015 Global Gender Gap Report of the World Economic Forum shows that the global average of annual earnings is 11,000 dollars for women in contrast to 21,000 dollars for men whilst in terms of political representation only 19% of parliamentarians are women.<sup>94</sup> EIGE's Gender Equality Index shows that in the EU, unequal sharing of care and domestic responsibilities between women and men remains the most problematic area in terms of overcoming this gender gap.<sup>95</sup>



80% of care work in Europe is provided by informal carers, the majority of whom are women.<sup>96</sup> According to the European Quality of life Surveys (EQLS), 11% of young fathers are inactive, in contrast to 35% of young mothers. Furthermore, as many as 80% of these inactive young mothers would like to work if they could freely choose their working hours - indicating that these young mothers are not outside the labour market by choice.<sup>97</sup>

Access to care services has been cited as a barrier for young parents accessing employment and ensuring a work-life balance: 79% of young parents who use or would like to use childcare services reported that they have experienced some kind of obstacles in accessing these services, the most cited one being fees.<sup>98</sup>

Yet policy in EU Member States has not prioritised dealing with these obstacles to gender equality. The Maternity Leave Directive which was proposed in 2008 reached deadlock in negotiation phases, showing a lack of political will from EU Member States to put in place measures to facilitate female participation in the labour market through improving protection of mothers and better reconciling work and family life. Furthermore, austerity measures have had a huge impact on services for children: cancellation of early childcare education programmes, less income in households to afford private childcare, and welfare reforms that reduce the proportion of childcare costs that can be claimed against tax.<sup>99</sup> Inadequate services have a negative effect on equality not only in terms of gender.

Universal early care provision is essential in 'equalizing' European societies by narrowing the gap in life chances between low-income and high-income households. Reforms cutting such care services disproportionately impact women. There must be a focus on measures not only to support women to access and stay in employment, but also to encourage men to take on an equal share of care responsibilities. Care and reconciliation policies are essential to this end, including flexible parental leave measures that provide incentives for each parent to take up leave.

<sup>94</sup> World Economic Forum, Global Gender Gap Report, 2015.

<sup>95</sup> EIGE, Gender Equality Index 2015: Measuring gender equality in the European Union 2005-2012, 2015.

<sup>96</sup> COFACE, European Reconciliation Package 2014: Year of reconciling Work and Family Life in Europe, 2015.

<sup>97</sup> Eurofound, Caring for children and dependants: effect on careers of young workers, 2013.

<sup>98</sup> Ibid.

<sup>99</sup> Eurochild, How the economic and financial crisis is affecting children and young people in Europe, December 2012.

## **An ageing society**

Such measures are especially important in light of Europe's demographic changes. The number of adults in need of long-term care will continue to increase. Yet recent reforms in countries with a well-developed care system have meant higher fees to be paid by dependent people and their families, while long-term care systems have not been developed in countries where care is predominantly provided by the family. Necessary investments to prepare care systems for the increasing number of older people in need for care are not made, and lack of human resources in the care sector are not compensated by stepping up trainings for new care personnel.

Younger people risk thus facing a double bill: the cost of future skills mismatches in the field of long-term care and the necessity to care for their parents when they become dependent. If no provisions for carer's leaves are introduced in European and national law or collective agreements, this threatens the pension entitlements of future informal carers – mostly women. They will have to step out of the labour market or reduce their working hours – often shifting to part-time work as last resort to fill these needs: the cycle is a vicious one. Social investments must remain high or Europe risks impairing both equity and efficiency of services, with a long-term impact on Europe's economic well-being as well. If not, *“the capacity for effective redistribution will be diminished, while Europe's ability to compete with emerging market economies will be weaker over the long-term. As such, new ‘life-course’ and ‘intergenerational’ inequalities may go addressed, adversely affecting Europe's long-term growth potential, while leading to rising GINI co-efficients across Member-States.”*<sup>100</sup>

### **We like!** Parental leave in Sweden

An extensive welfare system that promotes a healthy work-life balance has been an important factor in making Sweden a gender-egalitarian leader. Parents are entitled to share 480 days, or around 16 months, of paid parental leave when a child is born or adopted. This leave can be taken by the month, week, day or even by the hour.

For 390 days, parents are entitled to nearly 80 per cent of their pay, up to a maximum of SEK 946 (EUR 102) per day. The remaining 90 days are paid at a flat daily rate of SEK 180. Those who are not in employment are also entitled to paid parental leave.

Ninety days, or around three months, of leave are allocated specifically to each parent, and cannot be transferred to the other. In addition, one of the parents of the new-born baby gets 10 extra days of leave in connection with the birth, or 20 days if they are twins.

Parents who share the transferable leave allowance equally get a SEK 50 tax-free daily bonus for a maximum of 270 days.

Adopting parents are entitled to a total of 480 days between them from the day the child comes under their care. A single parent is entitled to the full 480 days.<sup>101</sup>

<sup>100</sup> Diamond, Patrick and Guy Lodge, *European Welfare States After the Crisis*, 2013.

<sup>101</sup> <https://sweden.se/>, Gender Equality, Accessed on 20 April 2016.

# 4

# What if... I AM YOUNG AND I WANT TO LIVE INDEPENDENTLY?

**Youth is not only a period of transition towards work for young people but also towards making their own way in life- towards becoming independent and included in society. Ensuring the social inclusion of young people is therefore not just about getting them into professional life but is also about providing them with adequate income and services in order to achieve this. This chapter will examine the extent to which social protection, particularly minimum income schemes, and services related to housing and healthcare, are facilitating this process for young people.**

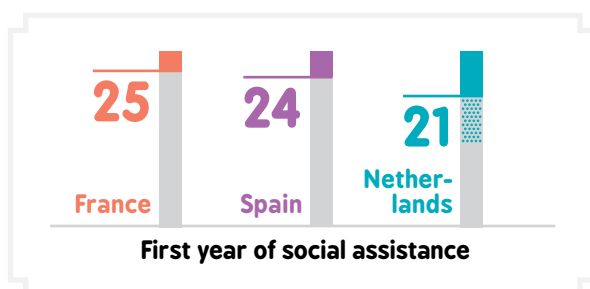
## Minimum income schemes

### Minimum income:

Based on explanations of the European Anti-Poverty Network,<sup>102</sup> Minimum income is the term usually used to describe the payment made by the state that provides a safety net for people who cannot work or access a decent job. This income of last resort or social assistance is a social right and one of the corner stones of the welfare state, and an essential basis to ensure the right to a dignified life for all. Minimum income schemes currently exist in most of the EU countries. They are normally non-contributory (i.e. do not rely on contributions arising from people's wages), means-tested social assistance schemes meant to guarantee an income for people who cannot rely on any other source of income.

### **Coverage of income support**

In most OECD countries, young people with no work experience have to rely on non-contributory social assistance schemes such as minimum income schemes. Another option, seen in countries such as Belgium, Greece, Luxembourg, the UK and Denmark, is to provide some kind of reduced 'unemployment benefits' for youth who have not worked.<sup>103</sup> In Belgium, for instance, the 'allocation d'insertion' is a lump-sum payment received by young people after having completed a one year 'internship'. The amount depends on age and family situation.<sup>104</sup> Only in Finland, Germany and Sweden, are young people with no work history entitled to receive the full amount of unemployment benefit since age is not a criteria. The duration of these payments varies across countries, ranging from 5 months in Greece to 24 months in Denmark and 3 years in Belgium. In addition to the duration of these payments, examination of certain eligibility criteria indicates where specific challenges for young people lie. In Finland, this benefit is decreased if young people live with their parents. In Belgium, the 'allocation d'insertion' is payable until the age of 25 years old but not beyond.



A recent OECD study has shown that in most OECD countries young people aged 20 years old, if not eligible for unemployment benefits, were at least eligible for some kind of benefits of last resort.<sup>105</sup> However, in France and Spain young people cannot receive social assistance before the age of 25 and 24 years old and in Italy there are no general social assistance schemes. Moreover, this

mention of 'benefits of last resort' tells us nothing about the adequacy of the benefits received, benefits which tend to be reduced for young people. In the Netherlands for instance, young people receive reduced amount of social assistance until the age of 21.

The main argument to justify the absence of minimum income schemes or the reduced level of social assistance for young people, is that family benefits or tax reductions for families are able to compensate for the absence of specific tools for youth. Indeed, governments tend to favour household-level benefits over individual based benefits: the share of young people covered by household-level benefits is much higher than the share of young people covered by individual-based benefits.<sup>106</sup>

<sup>102</sup> EAPN, Adequacy of Minimum Income in the EU, EAPN explainer, 2012.

<sup>103</sup> OECD, NEET youth in the aftermath of the Crisis: Challenges and Policies, 2015.

<sup>104</sup> [http://www.belgium.be/fr\\_Emploi\\_Chomage\\_Chomage\\_complet\\_Allocations\\_dinsertion\\_professionnelle](http://www.belgium.be/fr_Emploi_Chomage_Chomage_complet_Allocations_dinsertion_professionnelle), Accessed on 20 April 2016.

<sup>105</sup> OECD, NEET youth in the aftermath of the Crisis: Challenges and Policies, 2015.

<sup>106</sup> Ibid.

However, major problems arise with this approach: firstly, in some countries, family benefits are directly linked to employment. In Italy and Greece for instance, most family benefits are provided by employers, making them inaccessible to those without a job. Secondly, this is discriminating against young people who no longer live with their family or have had to leave their family for a range of reasons. Finally, state support for parents with young adults tends to end before real support is allocated to young people.

On average in OECD countries, family benefits are available until the child has reached the age of 17,<sup>107</sup> which is not adapted to the reality of the transition of young people into professional life and into adulthood, as this transition has been considerably delayed beyond the age of 17 as a consequence of the crisis. What kind of income support is then available for young people between 17 and 20 years old -or even 25? Moreover, it is much more difficult to measure the real impact of these family allowances on young people in comparison with cash support that is directly paid to young people. Young people have to therefore rely on families, which might contribute to the phenomenon of hidden youth poverty, as raised by the European Anti-Poverty Network:

“Having to provide for one’s children for longer is not only an increased financial burden on parents, but also creates obstacles to youth autonomy, undermining independence and empowerment of young people, and perpetuating a cycle of family poverty.”<sup>108</sup>

Disability benefits are other individual-based benefits that should aim at ensuring adequate income for young people. However, on average, disability benefits are received by only a small share of youth, around 2% of all youth in OECD countries, with some exceptions in Norway (7%), Finland and Ireland (5%). This can be explained by eligibility criteria linked to minimum age requirements (average of 20 years old in OECD countries), minimum working record requirements (5 years in Austria or 3 years in Sweden), in addition to strict health examinations. In addition to this eligibility criteria, the receipt of disability benefits and the access to services related to disability are often incompatible with getting a job.

## **Adequacy of income support**

The eligibility conditions to receive benefits are not enough to paint the real picture regarding the coverage of benefits for young people and to measure their real impact on young people’s social inclusion. In OECD countries, around 20% of young people live in poverty, with the highest rate in some Nordic countries (Denmark, Norway and Sweden) and Greece, with rates above 25%. In general, poverty is even higher among NEETs than among non-NEETs, with a 32 percentage point difference in Belgium, for instance, and a 31 percentage point difference in the UK. “Many of the countries with highest youth poverty rates are those where young people are known to leave home at a very young age”,<sup>109</sup> leading us to legitimately question the adequacy of support to young people living independently.

Even when income support is available to young people, it is not enough to protect them from falling into poverty and social exclusion. Of the approximate 13 million NEETs across OECD countries living below the poverty line, 70% of them are in fact *already* recipients of some form of income-support payments.<sup>110</sup> This demonstrates that even when the access is ensured, the adequacy (duration, amount and coverage) of income-support payments for youth is not actually enough to take young people out of poverty.

<sup>107</sup> With some exceptions, i.e. In Austria where family benefits can even be received up to the age of 27 for students. See *ibid.*

<sup>108</sup> EAPN, *Youth poverty and social inclusion in Europe*, 2014.

<sup>109</sup> OECD, *NEET youth in the aftermath of the Crisis: Challenges and Policies*, 2015.

<sup>110</sup> *Ibid.*

In Finland, for example, which is perceived to have one of the most comprehensive social security systems in Europe, income support is around 705 Euros per month, minus 20% on taxes.<sup>111</sup> The amount is enough to cover one's most basic needs but not sufficient to raise one above poverty threshold, even if one receives housing allowance as well. Living costs are relatively high in Finland- the poverty threshold was 1190 Euros per month in 2013.<sup>112</sup> The situation even in the better performing countries is therefore one of 'state-sanctioned poverty'. Recent austerity cuts have only exacerbated this, affecting both unemployment benefits, as well as social assistance, through tightening eligibility often effectively reducing young people's coverage or at worst, totally excluding them.<sup>113</sup>

The same is true for the adequacy of disability benefits. Minimum income schemes for people with disabilities should make a clear difference between disability benefits and extra costs of disability. Extra costs of disability is defined as *"the amount it costs a disabled person to achieve the same standard of living as a non-disabled person."*<sup>114</sup> States usually support extra costs of disability through Disability Aids and home alterations but very rarely in other fields such as home help, personal assistance, speech therapy, insurance (car and home), food, clothes, laundry, electricity, home maintenance, holidays, transport, heating, phone bills, and medicines (the last one accounting for over 40% of extra costs compared to non-disabled people).<sup>115</sup> Research of the European Disability Forum shows that the largest share of disabled people declare themselves to be either in a very poor (27.5%) or in a poor (50%) situation.

The results of the study are also supported by other research findings, which state that a large proportion of people with a disability are in the lowest part (bottom tenth) of the income distribution.<sup>116</sup> One possible solution is to encourage national benefit systems to make a difference between disability benefits and the compensation for extra costs. The former should be maintained throughout the life of the disabled person regardless of the situation (employed, unemployed, inactive, retired, etc). The European Network on Independent Living also calls more specifically for 'Personal Assistance'. This would be paid for through earmarked cash allocations for disabled people, the purpose of which would be to pay for any assistance needed. Personal Assistance should be provided on the basis of an individual needs assessment and depending on the life situation of each individual.<sup>117</sup>

The Commission's Recommendation on Active Inclusion of 2008 recognised that apart from facilitating access to quality employment for those who can work, active inclusion policies should *"provide resources which are sufficient to live in dignity, together with support for social participation, for those who cannot."*<sup>118</sup> In order to achieve this objective and to reduce the severity of poverty, a non-discriminatory adequate means-tested minimum income should be a strong pillar of an active inclusion strategy for youth. This must be in the framework of integrated approaches that also support comprehensive access to quality, affordable services, and supported pathways to quality jobs and inclusive labour markets.<sup>119</sup>

<sup>111</sup> from Alliansi response to questionnaire – ask for source

<sup>112</sup> Statistics Finland, Risk of poverty especially burdens young people, March 2015, website accessed on 20 April 2016, available at: [http://www.stat.fi/til/tjt/2013/01/tjt\\_2013\\_01\\_2015-03-20\\_tie\\_001\\_en.html](http://www.stat.fi/til/tjt/2013/01/tjt_2013_01_2015-03-20_tie_001_en.html)

<sup>113</sup> EAPN, Youth poverty and social inclusion in Europe, 2014.

<sup>114</sup> EDF, Response to the European Commission communication: 'Modernising social protection for greater social justice and economic cohesion', 2008.

<sup>115</sup> Ibid.

<sup>116</sup> EDF, Disability and social exclusion in the EU, 2008.

<sup>117</sup> European Network on Independent Living, Factsheet on Personal Assistance (December 2013). Available at:

<sup>118</sup> European Commission, Commission Recommendation of 3 October 2008 on the active inclusion of people excluded from the labour market, 2008.

<sup>119</sup> Social Platform, Position Paper on an EU Directive on adequate minimum income, June 2014.

## Independent living: housing



A stable housing situation is crucial for a decent life and is often a precondition for successful take up of employment opportunities. However, access to affordable housing is often denied to young people.<sup>120</sup> Young people are being priced out of the city housing market and are increasingly distanced from home ownership. Longer periods of

higher education, high student costs, increased labour market insecurity and tighter access to credit, means that many young people are turning to rental solutions – leading to even more increases in rental prices.

“Very high rental and purchase prices on the market, the banks’ increased reluctance to provide loans, and young people’s precarious income and employment situations lead to the fact that many young people can’t afford independent living until much later in life, even after 30.”<sup>121</sup>

### Discrimination in accessing housing

Furthermore, young people are often victims of multiple discrimination, with landlords refusing to rent to young people<sup>122</sup> based on their age or because they are receiving benefits or are on a low income.<sup>123</sup> A European Youth Forum study on multiple discrimination and young people highlights that: “When looking for a flat/housing/accommodation, most cases of discrimination (6.2%) occurred on the basis of age - being 18-24 years old -, ethnic origin (5.2%), social origin (3.6%) and sexual orientation (3.6%). 52.9% of respondents declared that discrimination occurred on each ground on different occasions (multiple discrimination), while 19.1% perceived it was caused by the interplay of more than one ground (...) Respondents reported that they were discriminated against because of their young age, mainly because they were not trusted and were considered unreliable tenants. In some cases the landlords explicitly said that they wanted to rent to young professionals over 30 or to married couples.”<sup>124</sup> One crucial improvement at the European level would be to conclude the negotiations on the Equal Treatment Directive to tackle multi-discrimination against young people in access to housing based on age and resources conditions.

### ‘Stay-at-home’ policies



Another main obstacle to youth independent living is the rising price of rents. According to Eurostat figures in 2012, for 50% of young people aged 18-25 experiencing poverty, the share of their income dedicated to housing represented more than 40%.<sup>125</sup> This share even increased by 15% during the crisis.<sup>126</sup>

<sup>120</sup> In 2013, 17.1% of young people from 15-19 faced severe housing deprivation in the EU. See Eurostat, Young People- housing conditions, June 2015.

<sup>121</sup> EAPN, Youth poverty and social inclusion in Europe, 2014.

<sup>122</sup> The Guardian, Hannah Fearn, Our housing system fails young people who fall between the cracks, 30 January 2015, website accessed on 20 April 2016.

<sup>123</sup> European Youth Forum, Multiple discrimination and young people in Europe: Beyond age only based discrimination, 2014.

<sup>124</sup> Ibid.

<sup>125</sup> Eurostat, Young People – housing conditions, June 2015.

<sup>126</sup> Ibid.



To tackle the housing issue for young people, national measures have tended to incentivise young people to stay at home. The UK has clearly adopted this solution recently by withdrawing the ‘automatic’ entitlement to housing benefit for 18 to 21 years old. “*The ‘shared accommodation rate’, whereby single people aged under 35 receive a housing allowance based on the cost of shared accommodation, is discouraging independent living.*”<sup>127</sup> Several other Member States have taken similar measures to reduce access to housing benefits for young people as a way to save public money.<sup>128</sup> As a consequence, if available at all for young people, housing allowances are often restricted to a certain age or are only available for ‘shared accommodation’. In Germany, the government expects young people to live with their parents until they are 25. If they leave without good reason, their social allowances will be calculated on the ‘Stay-at-home’ rate.

The risk of this so-called pragmatic approach is that it builds on the assumption that young people always have the option of staying at their parents’ place. This neglects individual circumstances, not taking into account the diversity in young peoples’ family situations, and can increase inequalities between young people with different family backgrounds. This might also lead to “*unsuitable living conditions, an additional financial burden on the parents, and the progressive loss of youth autonomy.*”<sup>129</sup> In order to ensure social inclusion, young people should be supported in achieving independence through being able to move out of the family home.

Support in renting can be ensured through housing allowances or rent deposit schemes that can help young people access rental accommodation by guaranteeing their rental deposit. Sweden is one of the few countries to have adopted this kind of ‘independence-supporting approach’. Recognising the difficulties that young people have in making their transition to independent living, the Swedish government provides access to housing allowances for childless young people up to the age of 29.<sup>130</sup>

## **A ‘generation rent?’**

The rising price of rents is also a consequence of home ownership becoming increasingly difficult and of young people turning more and more to rental options. In the UK for instance, over the past decade, home ownership among 25-34-year-olds has dropped by a third, from 1.8m to 1.2m.<sup>131</sup> Young people with precarious contracts or without any other property or family financial support have very little chance of getting a housing loan. This comes as an addition to increasing prices in the housing market due to shortages in housing stock, reducing even further the possibilities for young home-ownership.

This is a vicious circle: the rise of private rent is also preventing young people from saving for a deposit, which is necessary to be able to get a loan to become an owner. It has been calculated in the UK, that working young families have to wait twelve years, and couples without children 6.5 years, to save up deposits to buy their own home.<sup>132</sup> This is increasing inequality amongst the youth generation, “*leading to a growing imbalance between those who can turn to the ‘Bank of Mum and Dad’ for financial help, and those who cannot.*”<sup>133</sup>

<sup>127</sup> Ibid.

<sup>128</sup> FEANTSA, Youth Homelessness is on the rise, 2014.

<sup>129</sup> EAPN, Youth poverty and social inclusion in Europe, 2014.

<sup>130</sup> Joseph Rowntree Foundation, M. Stephens and J. Blenkinsopp, Young people and social security: an international Review, October 2015.

<sup>131</sup> The Guardian, Hilary Osborne and Rupert Jones, Housing crisis will halve number of home owners in five years, 22 May 2015, website accessed on 20 April 2016.

<sup>132</sup> Rugg, J and Quilgars, D. Young people and housing: A review of the present policy and practice Landscape, Youth & Policy, 2015.

<sup>133</sup> The Sutton Trust, Home advantage: housing the young employed in London, 2015.

Public policy strategies to support young people's access to home ownership are rather confused. There seems to be a broad consensus to say that it is desirable for young people to become first-time buyers and that some state support could help them towards this goal. Nevertheless, *'difficulties in the housing-market post-2007 have created mortgage restrictions'*<sup>134</sup> and the growth of the private rented sector is also supported. If policy makers do not succeed in offering a coherent housing policy for young people, *"inter-generational inequalities between 'housing-poor' young people and 'housing-rich' elders will increase, as will inequalities between the children of owners with equity and the children of renters with none."*<sup>135</sup>

## **Youth homelessness**

In such a context of increased poverty among youth and a challenging housing context, youth homelessness is becoming a growing European concern. Discussions about homelessness should not be reduced to 'houselessness' but should also refer to insecure and inadequate housing which cannot fulfill the purpose of a 'home'.<sup>136</sup> In 2013, 7.7% of the EU young population (aged 15–29) faced severe housing deprivation -meaning when housing lacks at least one of certain basic commodities such as daylight, a bath/shower or a toilet, or a proper roof and in addition the dwelling is overcrowded.<sup>137</sup>

Unstable, insecure or inadequate housing can have direct negative implications on young people's education, employment but also health and mental health in particular, decreasing young people's chance of social inclusion. Vulnerable young people, such as those leaving institutional care or young female victims of domestic violence, are particularly vulnerable to becoming homeless – and the limited access to social welfare for young people is a clear contributing factor.<sup>138</sup>

Prevention and early intervention is key when working with low-income youth and families at risk of homelessness. Young people who exit homelessness early are more likely not to fall into homelessness again. *"A substantial number of young homeless people have become the chronic homeless people of today."*<sup>139</sup> Nevertheless, services specialized in providing housing solutions and preventing homelessness have been hit by cuts in public spending. Whilst homeless shelters are less affected by budget cuts, they should not be the only solution: providing last-minute shelter cannot be enough to tackle the multi-dimensional phenomenon of youth homelessness.<sup>140</sup>

Effective homelessness strategies should be part of a social investment approach to housing policy. The process of macroeconomic coordination at the EU level should avoid changes to national security and social assistance schemes, such as cuts in services related to prevention of homelessness that risk driving young people into destitution and homelessness.<sup>141</sup> Strategies should cover prevention and early intervention, quality homelessness service delivery, rapid re-housing, systematic data collection, monitoring and using shared definitions (ETHOS typology).<sup>142</sup> Based on a more preventative strategy, countries must adopt 'youth homelessness strategies', to ensure that, when a young person does become homeless, they benefit from a comprehensive range of services aimed at re-integrating them into their community as quickly as possible.<sup>143</sup>

<sup>134</sup> Rugg, J and Quilgars, D. Young people and housing: A review of the present policy and practice Landscape, Youth & Policy, 2015.

<sup>135</sup> Ibid.

<sup>136</sup> EURODIACONIA, Policy Paper on Homelessness and housing exclusion, 2014.

<sup>137</sup> Eurostat, Young people and housing conditions, June 2015.

<sup>138</sup> EAPN, Youth poverty and social inclusion in Europe, 2014.

<sup>139</sup> FEANTSA, Youth Homelessness is on the rise, 2014.

<sup>140</sup> Ibid.

<sup>141</sup> FEANTSA, Youth Homelessness is on the rise, 2014.

<sup>142</sup> EURODIACONIA, Policy Paper on Homelessness and housing exclusion, 2014.

<sup>143</sup> FEANTSA Toolkits on homelessness Strategies, 2010.

Better cooperation between the youth care sector, the homelessness and social housing sectors, is key to this, particularly in preventing homelessness when young people leave youth care.<sup>144</sup> For these young people, ‘after-care national strategies’ that involved appointing a designated person to provide after care support for each young care leaver, can be crucial.<sup>145</sup> Such strategies targeting young people could also include the development of home and housing education to provide young people with accessible advice on their options and entitlements if they leave home, including what to do in an emergency.<sup>146</sup> As part of prevention, services such as mediation to prevent family breakdown often linked to youth homelessness are key.

## Youth-responsive healthcare systems

### Access to healthcare services

Access to health during the whole-life cycle is key for people’s well-being. The availability, accessibility, affordability and quality of information and counselling services are essential to the health-related needs of young people.

#### Universal health coverage:

Providing all people with access to needed health services (including prevention, promotion, treatment and rehabilitation) of sufficient quality to be effective; [and to] ensure that the use of these services does not expose the user to financial hardship.<sup>147</sup>

At a first glance, young people in Europe seem to have rather decent access to healthcare services with recent Eurostat data showing that only 4% of young people in Europe in 2013 were unsatisfied or unable to get a medical examination during the past 12 months. The main reasons for this dissatisfaction were that the medical services were too expensive, too far away or that the waiting lists were too long. This is especially the case in Latvia, Bulgaria and Greece, where more than 3% of young people faced limited access to medical services for reasons of cost, and in Finland and Estonia where more than 4% of young people faced limited access because of waiting lists.<sup>148</sup>

However, access to healthcare is still problematic for the most vulnerable groups of youth. As highlighted in a recent position of the Social Platform,<sup>149</sup> “*trans people, children<sup>150</sup> and migrants continue to face systematic barriers in access to health services, both in law and practice. Services are not adapted to the specific needs of some groups, such as gender-affirming care services, notably due to cuts in national health budgets.*”<sup>151</sup> The situation is extremely difficult for young undocumented migrants.

Nearly all European Union Member States restrict access to health care services to different degrees for undocumented migrants through regulation on migration and health at national level. While some Member States have shown progress (such as Sweden, which broadened its entitlements for undocumented migrants in legislation in 2013, or Italy which now allows undocumented

<sup>144</sup> FEANTSA, *Youth Homelessness is on the rise*, 2014.

<sup>145</sup> FEANTSA, *Toolkits on homelessness Strategies*, 2010.

<sup>146</sup> An example can be found at <http://www.leavinghome.info/scsh-publications/>

<sup>147</sup> World Health Organisation, *World Health Report*, 2010.

<sup>148</sup> Eurostat, *Being young in Europe today*, 2015.

<sup>149</sup> Social Platform, *Position Paper on Investing in Services and work-life balance to improve gender equality*, 2016.

<sup>150</sup> The European Association for Children in Hospitals’ *Charter of Sick Children sets out children’s rights to access to affordable and child-friendly healthcare*.

<sup>151</sup> Gender-affirming health services are the full range of medical services that trans people may require in order to medically transition including counselling, psychotherapy, hormone treatment, hair removal, initial surgeries such as a mastectomy, hysterectomy or orchidectomy, and a range of genital reconstruction surgeries. See: The Open Society Foundations, *License to be yourself – Laws and advocacy for legal gender recognition of trans people*, 2014.

children accompanied by their parents or other caregivers to access health services through the national health insurance system,) most Member States have restricted existing entitlements as a result of austerity measures (eg: Spain).<sup>152</sup>

Young refugees in Europe should have access to services essential to their well-being, including mental health, and other services necessary to support their recovery from past trauma.<sup>153</sup> In the case of such more vulnerable groups, access to healthcare is particularly crucial from a very early age as adverse childhood experiences, such as violence and abuse, disease, disability and poor nutrition have a long-term effect on the health and development of an individual.<sup>154</sup> Investment in primary care services accessible in early childhood for individual preventative services should be a priority.

## **Mental Health**



**Intentional self-harm**  
**is the second most frequent**  
**cause of death among**  
**young people aged 15–29**

Certain health services are particularly important for young people, due to specific challenges met by youth during their transition into adulthood. Young people are extremely vulnerable to the threat of suicide. Intentional self-harm is the second most frequent cause of death among young people aged 15–29<sup>155</sup> and young men aged 20–29 in the northern EU Member States seem to

be the most vulnerable to intentional self-harm. Mental and psychological problems play a key role in the emergence of suicidal behaviour, with depression and hopelessness representing nine out of ten cases of suicide. Half of all mental health disorders in adulthood appear to start by age 14, but most cases are undetected and untreated.

Building life skills in children and adolescents and providing them with mental health education and psychosocial support in schools and other community settings can help promote good mental health.<sup>156</sup> Furthermore, comprehensive strategies against bullying, segregation, and discrimination, particularly in schools, are needed, and should include counselling and support services for young people, who may often need a safe haven from the abuse that they are subjected to, at school, at home, or both. Failure to tackle such issues, particularly bullying, has deep and long-lasting effects on one's self-esteem, self-image, personality, and overall mental health.

## **Sexual and reproductive health and rights**

Sexual and Reproductive Health and Rights (SRHR) are crucial for young people but also very controversial, because of the multiple dimensions involved, such as educational, religious, medical, social or cultural. Given that the HIV/AIDS pandemic is worsening all over the world, and that sexually transmitted diseases in general are also on the rise, together with teen pregnancy, young people should have easy access to comprehensive sex education and to contraceptives. Currently this is far from being the case as *“in almost one third of Member States, contraceptives are not covered under public health insurance.”*<sup>157</sup>

<sup>152</sup> PICUM, Position Paper, Undocumented migrants and the Europe 2020 Strategy: Making social inclusion a reality, November 2015.

<sup>153</sup> European Youth Forum, Resolution on Protection and Integration of Young Refugees in Europe, 2015.

<sup>154</sup> WHO, Health for the World adolescents. Website accessed on 20 April 2016, <http://apps.who.int/adolescent/second-decade/section5>

<sup>155</sup> Eurostat, Being young in Europe today, 2015.

<sup>156</sup> World Health Organisation, Fact Sheet 345, Adolescents: health risks and solutions, May 2014.

<sup>157</sup> European Parliament Report on Sexual and Reproductive Health and Rights (2013/2040(INI)), September 2013.

The quality of information and counselling services is particularly key when it comes to mental health or sexual and reproductive health: *“Confidentiality and tolerance are paramount for young people when it comes to health issues, especially regarding sexuality. Young people must be able to consult health professionals without risk of criticism or even punishment for their choices and behaviours (...) Consultation and information should be confidential regardless of age.”*<sup>158</sup> Young people have to be able to choose when it comes to their Sexual and Reproductive health, especially young women for whom abortion care and post-abortion care must be accessible and free from stigmatization.

The young person should be at the centre of the services and targeted solutions must be found. To achieve this, we need to shift from healthcare systems promoting youth-friendly services to real youth-responsive health systems.

<sup>158</sup> European Youth Forum, Policy Paper on Health and Well-being of Young people, November 2008.

# A call to Action!

**The social rights of young people today are under threat. European welfare systems today are still not providing young people with strong enough safety nets to be able to reach autonomy. Poverty is rising, multiple discrimination is still an everyday reality and young people are being pushed further into disillusionment with political structures. Access to quality education, quality jobs, an adequate income, affordable housing, and healthcare, free from discrimination, is still far from being a reality for too many of Europe's youth.**

Responses to this crisis have been limited. Yet inequalities in society have a clearly negative impact on sustainable economic growth, a key priority for leaders across the globe. *“Rising inequality is estimated to have knocked more than 4 percentage points off growth in half of the countries over two decades.”*<sup>159</sup> Failure from states to reduce inequalities harms the whole economy and impacts social harmony and well-being. It also dangerously risks putting political and decision-making power in the hands of a few. In this context, it is no surprise that youth are losing trust in public institutions and in formal institutional politics, with young people still worryingly absent from national and European elections.

Yet this does not mean that young people do not have a voice. Their voice is being expressed through new waves of political protest: the 15M protests in Madrid, the Gezi and Tahrir protests in Istanbul, the student protests in Croatia, the tuition fee protests in the UK, and the very recent protests in France against reforms of labour law. These movements have a loud and clear message: young people need change.

It is often said that young people hold the keys to the future, with innovative minds, and energy to make this change. But currently in Europe, youth are unable to access this future. European policies must reverse this trend. If young people matter, invest in them; if young people are the future, allow them to have a future of their own. This is no longer an option: with an ageing society, with new forms of work, with changing labour markets and diverse family structures, the European social project will collapse unless it better adapts to young people’s needs. At the national and European level, investment in youth, in education, in social protection and in preventative approaches to poverty, healthcare and more must be prioritised. If we want to reverse the trend of economic downturn and ensure sustainable solutions that lead to social harmony and a peaceful society for all, there is no other way.

<sup>159</sup> OECD, *Focus on Inequality and Growth*, December 2014. Available at: <https://www.oecd.org/social/Focus-Inequality-and-Growth-2014.pdf>

## Thank you to our editorial board of external partners

### AGE PLATFORM EUROPE

AGE Platform Europe is a European network of more than 150 organisations of and for people aged 50+ representing directly over 40 million older people in Europe. Our work focuses on a wide range of policy areas that impact on older and retired people. These include issues of anti-discrimination, employment of older workers and active ageing, social protection, pension reforms, social inclusion, health, elder abuse, intergenerational solidarity, research, accessibility of public transport and of the build environment, and new technologies.

More information available at:  
<http://www.age-platform.eu>

### CECOP-CICOPA EUROPE

CECOP – CICOPA Europe is the European confederation of industrial and service cooperatives representing around 50.000 cooperative enterprises around Europe. Most of them are characterized by the worker ownership: employees in their majority are members-owners of their enterprise. An important amount of cooperatives affiliated to CECOP's network are so called social cooperatives, they provide services of general interest and of work integration to the most vulnerable citizens.

More information available at:  
<http://www.cecop.coop/?lang=en>

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COFACE works towards a family friendly environment, enabling all families and their members to benefit from sufficient financial resources, available quality services and adequate time arrangements in order to live and enjoy their family life in dignity and harmony.

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### EAPN – EUROPEAN ANTI-POVERTY NETWORK

The European Anti-Poverty Network is the largest European network of 31 national platforms involving anti-poverty NGOs and grass-root groups, as well as 18 European organisations, active in the fight against poverty and social exclusion. It was established in 1990. The membership of EAPN is involved in activities aimed at combating poverty and social exclusion, including policy lobbying and advocacy, education and training activities, service provision, and activities aimed at the participation and empowerment of people experiencing poverty.

More information available at:  
<http://www.eapn.eu/en>

### EASPD - EUROPEAN ASSOCIATION OF SERVICE PROVIDERS FOR PERSONS WITH DISABILITIES

The European Association of Service providers for Persons with Disabilities is a non-profit European umbrella organisation, established in 1996, and currently representing over 12.000 social and health services for persons with disabilities. EASPD advocates effective and high-quality disability-related services in the field of education, employment and individualised support, in line with the UN CRPD principles, which could bring benefits not only to persons with disabilities, but to society as a whole.

More information available at:  
<http://www.easpd.eu/en>

### EUROCHILD

Eurochild advocates for children's rights and well-being to be at the heart of policymaking. We are a network of organisations working with and for children throughout Europe, striving for a society that respects the rights of children. We influence policies, build internal capacities, facilitate mutual learning and exchange practice and research. The United Nations Convention on the Rights of the Child is the foundation of all our work.

More information available at:  
<http://www.eurochild.org/>



## EURODIACONIA

Eurodiaconia is a federation of Christian organisations, institutions and churches providing social and health care services and working for social justice. Eurodiaconia creates a platform for its 47 members in over 32 European countries and facilitates trans-national networking among diaconal actors linking regional, national and European levels.

More information available at:  
<http://www.eurodiaconia.org/>

## EDF – EUROPEAN DISABILITY

The European Disability Forum is an independent NGO that represents the interests of 80 million Europeans with disabilities. EDF is a unique platform which brings together representative organisation of persons with disabilities from across Europe. EDF is run by persons with disabilities and their families. We are a front runner for disability rights. We are a strong, united voice of persons with disabilities in Europe.

More information available at:  
<http://www.edf-feph.org/>

## EWL - EUROPEAN WOMEN'S LOBBY

The European Women's Lobby brings together the women's movement in Europe to influence the public and European Institutions in support of women's rights and equality between women and men. EWL envisions a society in which women's contribution to all aspects of life is recognised, rewarded and celebrated - in leadership, in care and in production; all women have freedom of choice, self-confidence, and freedom from exploitation; and no woman has been left behind.

More information available at:  
<http://www.womenlobby.org/>

## FEANTSA

The European Federation of National Organisations working with the Homeless (FEANTSA), was established in 1989 as a European non-governmental organisation to prevent and alleviate the poverty and social exclusion of people threatened by or living in homelessness. It is the only major European network that focuses exclusively on homelessness. FEANTSA currently has more than 130 member organisations, working in close to 30 European countries, including 28 EU Member States. Most of FEANTSA's members are national or regional umbrella organisations of service providers that support homeless people with a wide range of services, including housing, health, employment and social support.

More information available at:  
<http://www.feantsa.org/>

## SOLIDAR

SOLIDAR is a European network of NGOs working to advance social justice in Europe and worldwide. With 60 member organisations based in 27 countries (22 of which are EU countries), member organisations are national NGOs in Europe, as well as some non-EU and EU-wide organisations, working in one or more of our three fields of activity: Together for Social Europe, Building Learning Societies, Organising International Solidarity. The network is brought together by its shared values of solidarity, equality and participation.

More information available at:  
<http://www.solidar.org/>

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