

In recent years, I have been working a lot with other young people from across the UK. It is always a pleasure hearing their views on a wide range of issues, from employability to unpaid work experience, and from careers advice to growing old. However, I always find it immensely insightful when I hear stories from other young people who live in other parts of Europe.

Despite ever-increasing globalisation, for me young people in mainland Europe feel so far away.

Yet, I think we forget that other countries in Europe are facing the same issues as here in the UK, and that young people are facing the same issues too. A risk of us forgetting means that we do not always work together to come up with solutions.

I have taken a huge interest in the EXCEPT project, and here I share some of the findings that I found most interesting, from my perspective – an 18 year old guy from Kent, south-east England.

The Health Consequences of Being Unemployed

I am not surprised by the benefits being employed has on a young person's mental health – it keeps them occupied, they are upskilling, gaining experience, and it also brings in an income.

Because of my ignorance however, I did not realise the short-term and long-term effects of youth unemployment can have on young people.

The EXCEPT [Health and Wellbeing research paper](#) explains how long-lasting mental and physical “scars” can be left on an individual. Not only because of increased life unhappiness, being worse off financially and the increased likelihood of smoking or alcohol consumption, but also its effects the partners of the unemployed youth, and health at retirement.

The stress of trying to look after loved ones, as well as oneself, can lead to an endless cycle of poor mental health and dissatisfaction.

For myself, despite being employed, I can easily get stressed trying to achieve the social norm of buying my own home or being in the right career – but is this necessary? I should be reassured that I have a job I enjoy and that I still have the opportunity of renting a home in the ever changing housing market.

So how do young people get to this stage?

School Leavers & Upbringing

There are so many factors that account for a young person's prospects.

However, is the careers advice young people get given at schools a large part of that? Moreover, does the socio-economic background of the family around the young person also have as much weight?

I have long been a campaigner on higher quality careers advice that does not hold a bias, one that educates upcoming school leavers on opportunities beyond the assumed higher education routes. There are enterprise funds, apprenticeships, internships and more that can provide just as much employability as further education.

It was great to read in the [EXCEPT working papers](#) the best practice we see in the EU today.

In Germany, there is the Career Start Coaching Service, launched in 2009. It provides support to young people in the school-to-work transition with lower education and socially disadvantaged positions.

Poland offers start-up support that provides low-interest loans to students and graduates wanting to start a business.

And of course, here in the UK, we have the New Enterprise Allowance, a fantastic scheme that targets people who have a business idea, are also on a specified benefit, and provides them with guidance, mentorship and a weekly allowance.

I think we should be taking a bigger leaf of what is done around Europe, modify and adapt those schemes to fit into each country, and even each city, town or village.

The Long-Term Socio-Economic Effects

If there is one thing I have learnt while dissecting the [EXCEPT project](#) results is that I have learnt so much about how pensions work.

A UK pension lawyer interviewed by the EXCEPT team says:

“The main problem we see in pensions with young people is that they are 18, 19, 20s, they have other things they want to spend their money on and retirement seems an awfully long way away and you sort of think, I’d rather go out and have a few beers tonight.”

This statement, in my opinion as an 18-year-old, is spot on. I’m of the mentality that I will start to save for my pension when, hopefully, I am 25 or 30, earning a good enough salary that I can begin to ‘sacrifice’ some of my earnings for something I probably won’t care about till I’m 50.

I find pensions confusing; I do not understand how it works, an employer adds to it too? However, why should they – and what happens when I change employer? When can I cash it out? Is tax paid on it? How much do I have to put away each month? All these genuine questions mean I just don’t bother; I choose to opt-out – it is just easier. Instead, I’ll save for a deposit on that flat I want to rent.

The research also introduced me to the Life Time ISA – despite its name, you can cash it out when you are a first-time buyer of a property (or otherwise when you retire), and still earn the interest and rewards it carries.

However, each year a young person is unemployed for at least six months, the probability of being financially poor after 50 increases by 0.6% and 1% for females and males respectively. Being unemployed leads to poor mental health. Poor mental health leads to lower confidence and ability in securing a job. This makes you unemployed for longer. It’s that endless cycle again.

My knowledge is very much based on experience and observation. I believe that in the UK we have lots of steps to take before we can begin to cope with disadvantage and employability comfortably. The increase in the school leavers age was a fantastic idea, and the introduction of the Apprenticeship Levy should promote that training arm further. But we

must still work together, across Europe, to create programmes that ensure the young people of today are more economically prosperous and employable.

Many people will rightfully argue that money does not make you happy, but it appears it most definitely helps.