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Youth social citizenship and class inequalities in transitions to adulthood in the UK

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ABSTRACT

This paper reconsiders youth transition regime literature in the context of recent changes to Government policies in the age at which young adults are deemed independent of their parents, the privatization of the funding of higher education, and the current housing crisis. We provide new evidence regarding class inequalities in transitions to adulthood over the past twenty-five years. All social classes have seen a delay in some transitions such as getting a full time job, and becoming a home owner. Class differences in the likelihood of remaining in the parental home have widened. Regardless of social background, having a degree remains key to avoid precarious employment, but within the graduate and non-graduate groups there are class inequalities in the likelihood of being unemployed, or in a routine job. Despite the recent postponement of motherhood among disadvantaged groups, the timing and partnership context of motherhood remains strongly class stratified.

KEYWORDS

Transition to adulthood; precarity; social citizenship; social class; youth transitions

EDITORIAL NOTE

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YOUTH SOCIAL CITIZENSHIP AND CLASS INEQUALITIES IN TRANSITIONS TO ADULTHOOD IN THE UK

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1. INTRODUCTION

1.1. RISKS IN YOUNG ADULTHOOD

The transition to adulthood can be characterized as a change from being dependent upon others, to living as an autonomous and independent citizen. It is a particularly risky phase and the life course risks literature highlights how ‘negative’ experiences such as dropping out of education, experiencing unemployment, being stuck in low paid routine work, becoming homeless, or experiencing early, unintended childbearing can have both short and long term implications for making the transition to economic independence. Disadvantaged young people often lack resources to navigate transitions or exercise choice in managing their lives (Furlong and Cartmel, 2006), and the amount of such resources depends partly on their social background. The social stratification literature thus highlights the role of parental resources in cushioning and protecting young adults from the increased uncertainty that young adults face. These two dimensions – life events and social stratification - complement each other and can be used to explore inequalities in transitions to adulthood (Kauppinnen et al, 2014). In this paper we use parental social class to explore changing inequalities in transitions to adulthood among UK young adults. We argue that the combination of recent historical events including the economic recession, Government austerity measures, changes in funding for higher education and the housing crisis in the UK, means that today’s young adults are now reliant upon parental financial assistance well into their twenties and thirties, and that youth social policies in the UK have become increasingly based on the assumption that young adults should call on their families for support. This has the potential to cause future increases in inequalities in transition to adulthood.

1.2. THE UK CONTEXT

The UK is an interesting case study because it has traditionally been seen as country where transitions to adulthood occur early: for example, historically the age at leaving home was one of earliest in Europe (Berrington and Stone, 2014) and normatively, compared to other European countries, the UK has the youngest age at which adulthood is perceived to begin, at 18.1 for males and 19.6 for females (Spéder et al., 2014). However the societal changes reviewed below are likely to have resulted in significant changes in behaviour, and in time are likely to impact normative beliefs about the

timings and types of trajectory to adulthood. In recent decades, trajectories towards adulthood have become more complex and protracted associated with increased uncertainty in young adults' lives (Mills and Blossfeld, 2005). This uncertainty exists in multiple domains including difficulties in establishing stable employment, independent housing, stable relationships and co-residential partnerships. Some of these changes such as the increasingly precarious youth labour market, are common across developed countries, whilst others, notably the rapidly increasing private costs of higher education (OECD, 2015), and significant increases in housing costs (Berrington and Stone, 2014) have been much more rapid and significant in the UK.

Labour Market Precarity: As in many developed countries increased globalisation and the changing labour market means that the benefits of extended education are increasingly important for achieving economic independence and it takes longer nowadays for young adults (even graduates) to establish a secure, financially stable career (Barbieri and Scherer, 2009; Settersten et al., 2015). Labour market entry in the UK has been characterised as fast but unstable (Walther, 2006). Young adults are disproportionately employed in precarious routine and semi-routine jobs which tend to have low wages and few prospects of career progression (Berrington et al., 2014). For some, and especially for graduates, these may be temporary jobs, before achieving a stable, well paid job. Others however remain in this type of insecure work well into their thirties (Berrington et al., 2014). These changes to the youth labour market predated the economic downturn from 2008 but it is clear that during the economic recession youth unemployment rates rose faster (especially for non-graduates aged 21-30), and real incomes fell further than for older age groups (ONS, 2013, Belfield et al., 2016). According to Belfield et al., (2016, p. 12) “Despite something of a recovery in the last two years, median income for 22- to 30-year-olds is still 7% below its 2007–08 level, driven by much weaker labour market outcomes for younger people since the recession.”

Housing affordability: In the UK, decreases in young adults' incomes have coincided with increased housing costs meaning that the affordability of housing has decreased considerably since 2008, with young adults being particularly hard hit (Wilcox et al., 2014). Housing costs have risen for a number of reasons. Since the 1970s the stock of state-subsidized, social rented housing has contracted such that the public

rented sector is now residualized and only available to those most vulnerable and in need, and in practice is not accessible to young single adults without dependants (Berrington and Stone, 2014). Secondly, as a result of increased house prices and the higher deposits being asked for by lenders, young adults are increasingly unable to buy their own homes (at least without financial assistance from others, usually parents and grandparents). Thus young adults are increasingly relying on the private rented sector for independent housing (Berrington and Simpson, 2016). Whilst a lack of comparable data makes it difficult to substantiate the extent to which rental prices have increased in recent decades, it is clear that rents in areas where young people are likely to find work have risen. But additionally, what makes the UK stand apart from other European countries is the uncertainty associated with private renting. Short-hold tenancies are the norm which means that after an initial (usually six month) period, landlords are generally permitted to ask their tenants to leave. There is thus a lack of security and rights which means that private renting is not a desirable long term option (Hoolachan et al., 2016). Changes in housing allowances have also impacted upon the ability of low income young adults to sustain residential independence, in particular to live alone in a self-contained property (Berrington and Stone, 2014). The position of young adults in the UK is unique in two further ways: the rapid increased privatization of costs of higher education; and the strong social polarization in the timing and type of family formation.

Student indebtedness: The UK stands out from other European countries in terms of the levels of debt that graduates bear. The UK underwent a rapid expansion of higher education especially during the 1990s: The age cohort participation rate more than doubled from 15% to 33% from 1987 to 1997 (Esson and Ertl, 2016). Subsequently the proportion of young adults in their late teens who attend university has continued to increase at a slightly slower pace: the HE participation rate in 2006 was 42% (38% for males and 47% for females), by 2013/14 the figure had risen to 47% (42% and 51% respectively). Thus we have seen the increased feminization of higher education (Department for Business, Innovation and Skills, 2015). Since the late 1990s a series of changes have been introduced with the aim of reducing the cost to the UK Government of this burgeoning HE sector. In general the changes can be characterised as a reduction in the amount of maintenance grants available and their replacement with income contingent loans. Tuition fees of £1,000 per annum were introduced in England at the start of the 1998/99 academic year. The level of tuition fee that could be charged

increased in 2006/07 to £3,000. Tuition fee loans became available in the same year to enable students to defer payment of these fees until after their degree, once they had started earning (Kirby, 2016). Since 2012/13 universities have been able to charge up to £9,000 in tuition fees.

As a result of an increasing number of students taking out loans, and a significant increase in the size of these loans, graduate indebtedness has increased (Bachan, 2014). Accurate data on the level of student debt is (perhaps surprisingly) not available, however Bachan suggests that student debt increased in real terms from around £2,047 in 1984 to £9,653 by 2004, whilst, for those graduating in 2011 this had increased up to £24,700. Following the increase in tuition fees to an average of around £9,000 per annum, current students must now take out even larger loans. Crawford and Jin (2014) estimate that students will leave university with nearly £20,000 more debt than in 2011, on average (£44,035 under the new system compared with £24,754 under the old system in 2014 prices). Students from poorer families will have the highest debts, but since graduates from poorer backgrounds are not expected to earn as much, they are expected not to have to repay as much of the loan (Britton et al., 2015). It is thus difficult to predict what the impact of this indebtedness will be for transitions to adulthood in the UK. Evidence from the United States (where loan repayments are not income contingent) suggests that student debt can postpone transitions in young adulthood (Bozick and Estacion, 2014; Gicheva, 2016). Whilst it is true that student debt in England is income contingent and that the threshold for repayment is relatively high compared to other countries (Kirby, 2016), the perception of being indebted could have an independent effect on behaviour. Furthermore, the impact of debt on the ability e.g. to leave home and buy a house will be related to the extent to which the young adult is able to receive financial support from their parents. Whilst in theory the student loan will not affect credit rating for house purchase, monthly repayments required for the student loan will affect mortgage lenders' calculations as to how much an individual is able to repay each month and hence the amount they are willing to loan. Thus, inequality among graduates both in the amount of debt they graduate with, and the impact of that debt on their future life decisions could widen.

Early childbearing and partnership instability: Although levels of teenage fertility have dropped significantly since 2010, the UK still has the highest rate of

teenage motherhood in Europe (ONS, 2016a). Furthermore, a significant proportion of these teen mothers are reported to be living as lone parents, more so than in other countries such as France (Ekert-Jaffé et al., 2002). UK young women who left education at age 16 with just compulsory education are particularly likely to either become mothers outside of a co-residential partnership, or to experience partnership dissolution at an early age (Beaujouan et al., 2016). The prevalence of early childbearing and non-resident fatherhood in the UK has important implications as to how transitions to adulthood are experienced very differently by gender. Whilst young mothers will often be making the transition to parenthood as a lone parent, young fathers will often not be co-resident with their children (Berrington and Stone, 2014). Furthermore, the impact of policy changes associated with austerity have affected young women and men differently as a result of their different caring responsibilities and patterns of co-residence with their children (Berrington and Stone, 2014; Stone et al., 2014).

1.3. WHAT DOES IT MEAN TO ‘BE AN ADULT’ AND ‘TO BE INDEPENDENT’?

Independence in young adulthood is a multi-dimensional concept (Mary, 2014; Manzoni, 2016) and includes residential independence, economic independence and self-perceived independence, for example in terms of the level of responsibility and level of independence in decision making that the person feels they have. Much recent work has discussed changes in the social construction of what it means to be an adult, with young people increasingly questioning the relevance of the traditional ‘social markers’ of adulthood and emphasising more psychological and intra-individual characteristics. Empirical research suggests that leaving home and having a full-time job are still seen as important markers, but partnership and parenthood less so (Arnett 2001; Spéder et al., 2014; Settersten et al., 2015; Sharon, 2015). However, even with these indicators there are problems of interpretation.

Full-time employment by itself is not necessarily a good indicator of economic independence for two reasons. Firstly, many UK young adults are working full-time but on such low wages and with such poor career progression prospects (Berrington et al., 2014; Britton et al., 2015) that the fact that they are working full time does not

equate to being financially independent of their parents even for basic necessities, let alone allowing them to make the transition to residential independence. Economic self-sufficiency has been defined by Sironi and Furstenberg (2012) as having an income greater than 200 percent of the poverty threshold for the type of family in which the young person is living. But being able to measure economic independence in this way necessitates income data at the level of the family unit, which is much harder to find than say information on the respondent's economic activity. Secondly, in countries like the UK with high levels part-time working following childbearing, the proportion of women who are working full time tends to decrease with age rather than increase (Berrington et al., 2014). Furthermore, if one sees an increase over time in the proportion of young women working full-time and being economically independent this may have a different expected relationship with the likelihood of starting a family than would be the case for men's economic independence depending upon whether the opportunity cost effect of motherhood outweighed the income effect (Sironi and Furstenberg, 2012).

Cross-sectional indicators of residential independence from the parental home are also imprecise as measures of young adults "independence" for two reasons: Firstly, a significant proportion of young adults return to the parental home following an initial departure, often in response to life events such as finishing higher education, losing a job or partnership dissolution (Stone et al., 2014). Secondly, we argue that what is important for young adults' wellbeing is attaining a stable and sustainable housing situation and in the UK context this generally means achieving the security of tenure that comes either with Government subsidized social housing, or through owner occupation. Thus in the UK context, the transition to either social rented (increasingly residualized and only available to those most vulnerable), or owner occupied housing is more important than living away from the parental home per se as a key marker in the transition to adulthood (Hoolachan et al., 2016). Therefore in this paper we view being an owner occupier as a key social indicator of successful transition to adulthood.

1.4. AIMS OF THE PAPER

This paper has two aims – one theoretical and one empirical. We reconsider the youth transition regime literature in terms of recent changes to UK Government policies in

the age at which young adults are deemed independent of their parents, the privatization of the funding of higher education, and the current ‘housing crisis’ Second, we provide new empirical evidence as to how class inequalities in transitions to adulthood have been changing over the past twenty-five years. The indicators of independence which we explore are: leaving home; becoming a home owner; having an economically secure job; partnership formation; and entry into parenthood.

2. YOUTH TRANSITION REGIMES

2.1. YOUTH SOCIAL POLICY REGIME TYPOLOGIES

Based on Esping Andersen’s (1990) regime classification, Walther (2006) argued that Government youth social policies could be categorized into one of four types: Universalistic e.g. Sweden, Finland; Employment centred e.g. Germany, France; Liberal e.g. UK; and Sub-protective e.g. Italy, Spain. Walther demonstrated that a much higher proportion of young adults’ income derives from benefits and employment in the UK, than in Italy or Germany (where parents were the most important source), or in Denmark (where both employment and training allowances were more significant). Chevalier (2015) extended this work, developing a two-dimensional typology of youth welfare citizenship which differentiates between the treatment of youth in social policies, and their treatment in school to work transitions. For Chevalier, independence of young people is defined in terms of their access to financial independence. Table 1 shows the characteristics associated with the first dimension – youth social citizenship. In some countries youth are defined primarily as children in terms of their social citizenship status in the welfare state. As children they can only access benefits indirectly as dependants (in contrast to adults “who are seen as independent, and can claim for benefits on their own” (Chevalier, 2015, p. 2). Thus Chevalier follows earlier British scholars including Harris (1989) and Jones and Wallace (1992) who highlight the age criteria used to decide whether young people have access to benefits and at what level. Chevalier applies the concept of ‘defamilialization’ which is usually used to examine the extent to which women can provide for themselves, regardless of their family status, to young people. “The more familialized social benefits are the less young people are able to claim for social benefits on their own, and the lower their coverage by social benefits” (Chevalier, 2015, p. 10). Chevalier also extends the previous

literature by examining *all of the sources* of income support available to young people including students.

	Familialized citizenship	Individualized citizenship
Image of youth	Children	Adults
Maintenance claims for children after their civil majority	Yes	No
Age limitations to access social benefits	Late: after 20, around 25	Early: before 30, around 18
Status in social security	Dependent	Independent
Aid for students – family policy	Yes	No
Aid for students – student support	Grants depending on parental income	Grants and/or loans non-dependent on parental income
Social security coverage	Low	High
Welfare regime	Bismarckian	Beveridgean

Table 1: The two figures of youth social citizenship as described by Chevalier (2015).

Source: Chevalier, 2015, Table 1.

Referring to Table 1, Chevalier (2015) argues that UK youth have individualized social citizenship because: they have access to welfare benefits like Job Seekers Allowance from a young age (18); that youth who have passed the age of majority are not supported indirectly through family allowances or tax relief provided to parents (as is the case in Germany and France); UK parents are not obliged under law to support their adult children who are unemployed or who remain in education (as is the case for example in Germany where parents are obliged to support their child until they have finished their studies); and that student support for higher education is well developed with either grants or loans available to all, irrespective of parental income. We reconsider some of these assumptions regarding student support in the next section.

Chevalier (2015, pp. 6 – 7) combines this dimension of “youth social citizenship” with a second dimension - “youth economic citizenship” – which identifies the extent to which “financial independence is achieved through supported access to employment”. He arrives at four groups of European countries. The first cluster – “denied youth citizenship” includes southern European countries and France, and is characterized by “familialized social citizenship” and “selective economic citizenship”.

The Scandinavian countries are clustered together under the label “enabling youth citizenship” which provides individualized social citizenship and encompassing economic citizenship. The third cluster “Monitored youth citizenship” includes Germany, Austria and Luxembourg and reflects familialized social citizenship and encompassing economic citizenship. The UK and Ireland are the final, fourth cluster, labelled “Second class youth citizenship” reflecting individualized social citizenship and selective economic citizenship. Like Walther (2006) Chevalier notes the early entry of low skilled young people into the labour force whose wages are kept low.

3. A RECONSIDERATION OF YOUTH SOCIAL CITIZENSHIP IN THE UK

It is important to reconsider whether UK youth social citizenship is individualised or whether it has shifted dramatically towards a more familialized model, especially since the credit crisis and economic downturn from 2008. Below we explore three main reasons why youth policy has become more familialized: austerity and welfare retrenchment; the privatization of higher education costs; and the housing crisis.

3.1. AUSTERITY AND WELFARE RETRENCHMENT

Chevalier argued that in the UK young people became adult at early age – between 18 and 20 (Table 1). However, the age criteria used for assessing whether youth are independent of their parents differs considerably across UK policy domains (Table 2). Some markers of adulthood, such as being able to marry (with parental consent) are as low as 16 years, other markers, such as the age at which students are deemed independent of their parents for the calculation of means-tested student loan availability is 25 years. Furthermore, the level of income available through welfare benefits and through minimum wage legislation differs considerably according to current age, such that although young single adults have access to Job Seekers Allowance at age 18, the low payment level (£57.90 a week for single 18-24 year old in 2016) does not afford financial independence. Whilst the “adult rate” of Job Seekers Allowance / Income Support is paid to those aged 25 and over, in terms of minimum wage thresholds, adulthood is deemed to begin at age 21.

Additionally, recent policy changes undertaken by the UK Government means that the age at which parents are assumed to be responsible for their children has shifted upwards. We can see this in educational policies, minimum wage legislation and in housing benefit policies. Firstly, the age at which young people (in England and Wales) are expected to remain in education or training increased from 16 to 17 in 2013 and to 18 in 2015. It is assumed that the young person's family will provide support during this extended period in education (Wakeling et al., 2015). The discourse behind the raising of the participation age argues that education is crucial to economic growth and social justice, but it is also a convenient a way of reducing the high number of NEETS in the UK, though there have been doubts about its enforcement (Maguire, 2013; Woodin et al., 2013).

Age	Type of social support
16 yrs	Minimum age can get married (with parental consent)
16 yrs	National minimum wage rate for 16-17 year olds
16 yrs	Minimum age lone parents can claim income support
18 yrs	(Rise from compulsory school leaving age of 16 in 2015) Compulsory age at which young person should remain in full or part time education or apprenticeship
18 yrs	Age at majority / Minimum age for voting in a General Election
18 yrs	Minimum age can get married (without parental consent)
18 yrs	National minimum wage rate for 18-20 year olds
18 yrs	Jobs seekers allowance – available to all unemployed young people whether or not have children
21 yrs	National minimum wage rate for 21-24 year olds (adult rate)
22 yrs	(Rise from 18) Housing benefit available to low income young people (but constrained to amount to rent a room in shared house for those with no co-resident children)
25 yrs	Minimum age that single adults can receive higher rate of Income Support and Job Seekers Allowance.
25 yrs	National minimum wage rate for 25+ year olds (national living wage). Introduced in April 2016. Previously the top band was attained at age 21.
25 yrs	Age at which undergraduate is deemed independent for assessing means tested grants / loans
35 yrs	(Rise from 25) Housing benefit available at higher rate available to all young people irrespective of whether have co-resident children

Table 2: Selected age markers in UK Government policies and legislation, 2016.

Sources: <https://www.gov.uk/national-minimum-wage-rates>,
<https://www.gov.uk/jobseekers-allowance/overview>,
<https://www.gov.uk/housing-benefit/overview>,
<https://www.gov.uk/apply-for-student-finance/household-income>

Secondly, in April 2016, we saw further age differentiation in the implementation of the UK Government's National Living Wage. This new “living wage” (currently set at £7.20 per hour) was only made available to those aged 25 and over. The current National Minimum Wage for those under the age of 25 still applies which assumes therefore that employed young people aged under 25 are also often being financially supported through private (family) sources.

The assumption that parents should be providing support to their adult children if they are unemployed or on a low wage has become much more visible in recent years due to changes in the rules for accessing housing benefits (Berrington and Stone, 2014). For a number of years, Conservative politicians have been quite open about their desire to cut all benefits for young adults aged under 25 as a way of reducing welfare dependency and the number of NEETS. In the 2013 Conservative Party Conference for

example, the then Prime Minister David Cameron argued “Today it is still possible to leave school, sign on, find a flat, start claiming housing benefit and opt for a life on benefits. It's time for bold action here.” (The Independent, 2013).

A key change affecting young single adults was the restriction, in April 2012, of housing benefit for those aged under 35, to the amount of money required to rent a room in a shared house (Berrington and Stone, 2014). The Shared Accommodation Rate (SAR) was originally introduced as the Single Room Rate, capping housing benefit for those aged under 25 but was extended to those aged under 35 in April 2012. The Government’s stated objectives for this extension to age 35 are: to ensure that those receiving housing benefit do not have an advantage over those who are not on benefit, but have to make similar choices about what they can afford; to help contain growing housing benefit expenditure; and to remove a potential work disincentive (Berrington and Stone, 2014). There is thus a belief that those who are out of work should not be able to afford e.g. a self-contained flat, when those in low paid work would not be able to. Most recently, the newly elected Conservative government has gone further and announced the removal of all housing benefit entitlement for most childless 18-21 year olds who are out of work (The Independent, 2015). The assumption is that young people on low income should remain living in the parental home at least until they are aged 22, and that they should be expected to house share (possibly with friends, but also with strangers) until their mid-thirties.

3.2. THE PRIVATIZATION OF HIGHER EDUCATION COSTS

Chevalier (2015, p. 15) characterises the UK as having individualised youth social citizenship as a result of a well-developed support for higher education where he argues that “ the delivery and the level of the aid do not depend on parental income, and as a result, every (undergraduate) student can claim for it.” Chevalier argues that 100% of UK undergraduates are in receipt of student support in 2011-2012. This, rather positive picture is somewhat misleading since he does not distinguish between student grants and loans. Furthermore, the characterisation also does not take into account tuition fee levels and hence the extent of indebtedness in which UK graduates find themselves.

Figure 1 shows for a number of OECD countries the percentage of bachelor (undergraduate) students who are in receipt of either student grants /public loans/ or

scholarships. The UK along with the US and New Zealand Australia does have good coverage of student support. However, most of the support provided to students is in the form of loans rather than grants or scholarships. In most years over the past decade, student grants have been available to a minority of student on a means-tested basis (Bolton, 2016). However, from 2016/17 no Government grants at all are available to students – all the support available will be through income contingent tuition fee loans and maintenance loans. However, the amount of maintenance loan available to students is means tested and students aged under 25 are assessed on the basis of their parent’s income – i.e. they are not seen as independent (Wakeling et al., 2015). Thus family income does matter and the system should not be seen as individualized. It might also be argued that even the highest level of student maintenance loan available is unlikely to support a young person through university and hence parental financial assistance is often called upon.

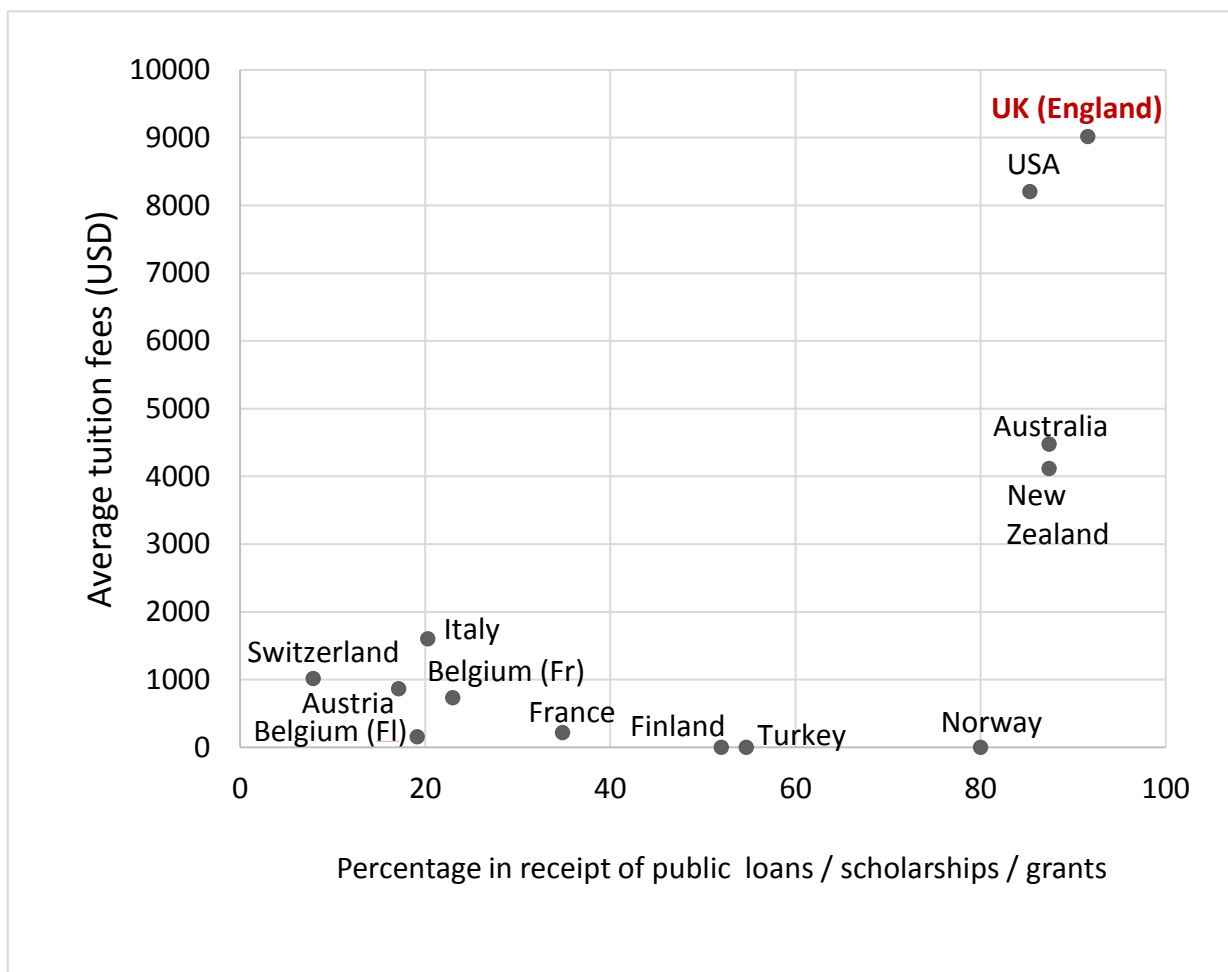


Figure 1: Student support and tuition fees (US dollars) for full time bachelor students (public institutions) in selected OECD countries, academic year 2013-14.

Source: OECD (2015)

Finally, Chevalier (2015) did not consider the significantly higher level of tuition fees that are now paid by UK students (OECD, 2015). The introduction of tuition fees has already resulted in a rise in student debt and student indebtedness will rise further in the future since the UK Government announced in the summer Budget 2015 that maintenance grants would be replaced in full by loans for new students in England from 2016/17. The maximum loan support (for those living away from home outside London) has increased to £8,200 per year. The 2015/16 maximum (grant plus loan) was just over £7,400 per annum (Bolton, 2016). This means that students will increasingly have cash available to them whilst they are students, but their indebtedness on graduation will increase. As a result we would argue that the family (and particularly parents) will be increasingly required to financially support their adult children through their twenties and thirties, and there will be inequalities, especially among those groups earning just over the threshold required to pay, as to whether parents can help to repay loans faster and thus give young adults a boost towards achieving economic independence and independence in other realms – particularly in being able to buy their own home.

3.3. INTER-GENERATIONAL HELP WITH HOUSING COSTS

Over and above the impact that cuts to housing benefits have had on the ability of low-income youth to attain residential independence, increased house prices coupled with the credit crunch has meant that the role of the wider family in helping young adults own their own home has become far more salient (Heath and Calvert, 2013; Hoolachan et al., 2016). Owner occupation has traditionally been the dominant and desired housing type (Pannell, 2012) with social renting whilst being secure, stigmatized as being only for the poorest and most vulnerable. However, as Wilcox notes house prices generally increased but more importantly the size of mortgage deposits required have significantly increased. Hence the need for parental assistance from the ‘Bank of Mum and Dad’. Heath and Calvert (2013) document, for their middle class sample of young adults, substantial monetary exchanges to offset costs to cover rent or mortgage deposits, or the purchase of properties by parents or grandparents as investment properties which were then rented out to young adult family members at reduced rent. The percentage of first-time home purchases completed with assistance in the form of

a loan or gift from friends or family increased markedly following the recession – from 26% in the period 2005-08, to 38% in the period 2009-13 (Humphrey and Scott, 2013).

In summary, UK Government policies have resulted in a residualised social housing sector and insecure private rented sector (Kemp and Kofner, 2010). Government policies continue to focus on helping young adults into home ownership (e.g. through help to buy scheme) and young adults themselves continue to look to owning their own home as a way of “settling down” and achieving stability (Hoolachan et al., 2016). The ability of young adults to achieve this independence is however highly dependent on parental resources and can thus be seen as familialized.

4. CHANGING CLASS INEQUALITIES IN TRANSITIONS TO ADULTHOOD: NEW EVIDENCE

In this section we first present the overall change in the proportion of UK young adults who have achieved various social markers of transition to adulthood – living independently of the parental home, being an owner occupier, being in full time employment, having a co-residential partner and being a parent. We then present evidence as to whether parental class differences in some of the markers of independence have changed in the UK in the past 25 years. We utilize data from three, nationally representative surveys which are chosen because a) they have a large enough sample size to look at specific five year age groups, b) they identify when the young person arrived in the UK and hence we can identify those who were born or who spent their childhood in the UK, and c) the survey collected information on the occupation of the respondent’s mother and father when they were aged 14. Although not equally spaced over historical time, these surveys provide unique evidence, covering the past 25 years or so, capturing the situation in 1991 using data from wave 1 of the British Household Panel Survey (BHPS), 2009/10 using data from the first wave of the United Kingdom Household Longitudinal Survey (UKHLS), and 2014/15 employing data from two consecutive cross-sectional waves of the UK Labour Force Survey (LFS). In all analyses survey weights are applied and we only include youth aged 16-34 who were either born in the UK, or who arrived in the UK before age 15. Occupational class is

coded using the 3-category National Statistics Socio-economic Classification (NS-SEC)^{1 2}. Conceptually, the NS-SEC measures employment relations and conditions of occupations, and hence reflects the structure of socio-economic positions in society (Rose and Pevalin, 2005). We contrast the situation of young adults whose parents were in professional and managerial occupations; those whose parents were in intermediate jobs such as a fire fighter or a photographer; and those young adults from routine and manual class backgrounds whose parents were employed in jobs such bus driver, refuse collector, shop assistant. For the BHPS and UKHLS surveys we code parental class as the highest occupational class of either the mother or father. Parental occupation started to be collected within the July to September quarter of the Labour Force Survey in 2014. The LFS asks for the occupation of the main earner. Respondents are included in the analysis sample only if it is the first time their household is interviewed so as not to duplicate the data for any respondents who happened to be included in both the July-September quarter of 2014 and 2015.

4.1. CHANGES IN THE PROPORTION WHO HAVE ACHIEVED SOCIAL MARKERS OF ADULTHOOD

Table 3 shows for each five-year age group: 20-24, 25-29 and 30-34, the changes across time in the proportion of those who have achieved key transitions. This includes the percentage of UK men and women who have (at least) an undergraduate degree, are currently living independently of their parents, own their own homes, are in full time employment, have a co-residential partner, and have a biological child. The situation in 2014/15 is contrasted to that in 2009/10 and 1991. Women continue to make their transitions to adulthood earlier than men, but the past 25 years has seen the postponement in achievement of most social markers of adulthood to later ages for both. This postponement is associated with the delay in the age at which young people leave full time education, particularly for women among whom the proportion with a degree has almost doubled from around one quarter in 1991 to just under half in 2014/15.

¹ In analyses of BHPS 1991 and UKHLS 2009/10 NS-SEC90 is used. NS-SEC10 is the only schema available from the 2014/15 LFS. Since we are using a very broad three-category schema this change will not affect our findings.

² We exclude those young adults for whom parental class is not known. This group includes: respondents who did not answer the question sufficiently completely for parental class to be assigned; those whose parent(s) were not in the labour force, for example because they were unemployed or economically inactive.

Partly as a result of the delay in leaving full time education and partly due to the rise in labour market flexibility and short hours working (see Berrington et al., 2014 for discussion of increased part time working among young people) the percentage who are in full time work by their early twenties has fallen considerably, particularly for men: In 1991 71% of men aged 20-24 were estimated to be full-time employed, compared to around 54% in 2014/15. Even among those in their late twenties the proportion of men in full time work has dropped slightly over the 25-year period. For young women, a different pattern is seen – reflecting offsetting drivers: The extension to the average age at leaving full time education means that fewer women in their early twenties are in full time work nowadays. However the delay in the average age of entry into motherhood, together with more full time working among young mothers, means higher rates of employment for women in their early thirties.

For both men and women there has been a decline in the proportion currently living independently of their parents. Increasing participation in higher education during the late 1980s and early 1990s actually increased the numbers of young adults leaving home at ages 18-19 (Berrington et al., 2009; Berrington and Stone, 2014). However, many of those who left for non-family formation reasons returned home (Stone et al., 2014), and we can see from Table 3 that there has been an increase in the proportion of young men and women living in the parental home throughout the 20-29 age range, with a smaller increase for those in their thirties. For example, in 1991, 81% of men in their late 20s were living independently of their parents, by 2014/15 this was just 67%. The decrease in residential independence for women in their late twenties was similar - from 90% to 80%. In 2014/15 around 14% of men are living with their parent(s), compared with just 8% of women of the same age. This delay in leaving the parental home is associated with the delay in forming a first co-residential partnership at all ages 20-34, but particularly in their early twenties. The average age at motherhood has been increasing for many years in the UK, but teenage childbearing remained relatively high up until around 2010. Just over one quarter of women in their early 20s in 1991 and 2009/10 was a parent. But by 2014/15 this had reduced by to just one fifth.

		1991	2009/10	2014/15
Has an undergraduate degree				
Men	20-24	21.8	26.9	29.8
	25-29	28.5	37.7	41.8
	30-34	34.8	42.7	40.4
Women	20-24	24.6	31.5	32.6
	25-29	27.8	43.4	48.2
	30-34	25.7	48.3	51.9
Living independently of parents				
Men	20-24	47.2	38.8	31.2
	25-29	80.7	71.4	66.5
	30-34	89.1	88.6	86.1
Women	20-24	62.8	55.8	42.2
	25-29	90.2	84.1	79.9
	30-34	96.3	93.3	92.0
Is living independently as a home-owner³				
Men	20-24	20.1	7.4	5.5
	25-29	56.3	36.0	25.7
	30-34	68.0	56.7	50.5
Women	20-24	29.6	11.9	7.4
	25-29	58.6	38.0	31.1
	30-34	73.0	58.8	52.1
In full-time employment				
Men	20-24	70.9	52.9	53.5
	25-29	83.7	78.6	78.5
	30-34	86.2	84.5	85.2
Women	20-24	59.5	41.9	42.4
	25-29	50.7	49.8	53.7
	30-34	41.1	44.2	46.2
Has a co-residential partner				
Men	20-24	27.5	19.1	16.2
	25-29	62.1	54.8	49.5
	30-34	75.4	72.6	70.2
Women	20-24	42.4	30.1	23.7
	25-29	71.2	59.2	54.5
	30-34	79.7	69.7	69.8
Has a biological child²				
Women	20-24	27.0	26.3	20.1
	25-29	55.6	47.5	42.9
	30-34	73.4	67.0	64.4
Sample size in (n=100%)				
Men	20-24	392	1379	3192
	25-29	421	1308	3118
	30-34	471	1356	3339
Women	20-24	419	1674	3313
	25-29	522	1789	3548
	30-34	486	1722	3830

Table 3: The percentage of UK-born¹ young men and women who have achieved key transitions by current age group, as reported in 1991, 2009/10 and 2014/15.

Sources: 1991 from wave 1 of BHPS, 2009/10 from wave 1 of Understanding Society, 2014/15 data from UK Labour Force Surveys.

Notes: ¹refers to individuals who were either born in UK, or who arrived aged under 15. ²Parenthood data are only presented for women since complete information on men's past fertility is not available from BHPS or LFS. ³Those living independently of the parental home who are living in owner-occupied housing. Weighted percentages, unweighted sample n.

Owner occupation remains an aspiration for many UK young adults, and in 1991 over one quarter of men and women aged 20-24 were already living away from their parents in owner-occupied housing, rising to a half of men and women in their late twenties. By 2009/10 these proportions had fallen dramatically for all age groups, but especially among those in their early twenties. By 2014/15 approximately 6-7% of men and women in their early twenties own their own home, rising to 26% and 31% of men and women in their late twenties. For those in their early thirties, rates of owner occupation have also fallen – from being the majority in 1991 (68% of men and 73% of women) to around one half in 2014/15.

4.2. CLASS DIFFERENCES IN RESIDENTIAL INDEPENDENCE

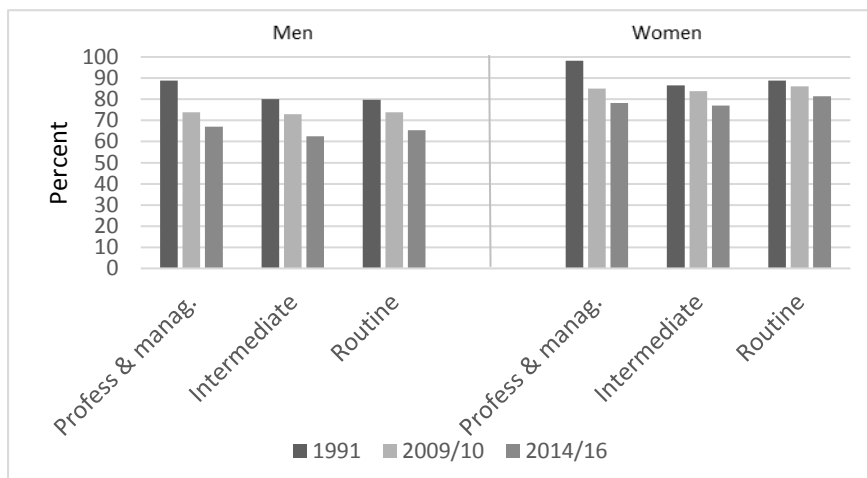
As discussed in Berrington and Stone (2014) and Berrington and Simpson (2016) there has been a significant increase in the proportion of young adults living with their parents over the past two decades (particularly for men and women in their twenties). The increase predated the 2008 recession but continued after this point, accelerating for those in their early twenties. Traditionally, young adults from socio-economically advantaged backgrounds tended to make the transition out of the parental home at an early age, often to attend higher education. Today, however the social class gradient in the likelihood of living in the parental home is much flatter. This is because the increase in co-residence has occurred for youth from all class backgrounds (Figure 2), but has been particularly strong (at least among those in their twenties) for those from the wealthiest backgrounds.

Drawing on the detailed discussion from Berrington and Stone (2014) and Stone et al., (2014) who examined the dynamics of leaving and returning home in the UK, explanations for the increase in co-residence differ according to class background. For advantaged youth, an increasing number in their early twenties are remaining in the parental home when they attend university, or are returning home at the end of their studies. Lewis and colleagues (2016) found that middle class parents were providing material and emotional support to their offspring (recent graduates) thereby providing them the freedom not to have to take any job but to wait to find a “proper graduate career job”. This is consistent with the idea that young adults from more advantaged socio-economic backgrounds will have greater possibilities to explore and experiment

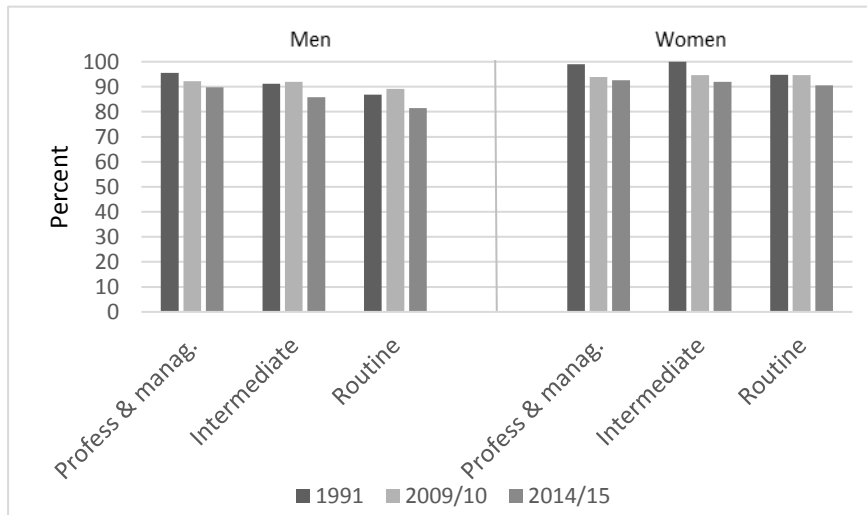
during “emergent adulthood” (Arnett, 2004) than those from poorer socio-economic backgrounds. Simultaneously, disadvantaged youth are delaying their departure from the parental home, or are returning having experienced more negative life course “turning points” such as job loss and partnership dissolution (Stone et al., 2014). By their early thirties the majority of young adults have left the parental home. However, there is a striking contrast between men from professional backgrounds, and men from routine/manual backgrounds. Almost one in five men from routine and manual class backgrounds remains living in the parental home in their early thirties, as compared with just one in ten men from professional backgrounds. Whilst the proportion of disadvantaged men living in the parental home has increased, it has remained more constant for disadvantaged women. This may reflect a tendency for early entry into motherhood among women from poorer socio-economic backgrounds, and the differential way in which UK social policies support the residential independence of low income young mothers (who are prioritized in the provision of social housing), and non-resident fathers (who are not classified as having dependants and hence do not have access to child related means-tested benefits, or to social housing where having dependants enhances the chances of securing accommodation) (Berrington and Stone, 2014; Stone et al., 2014).



a) 20-24



b) 25-29



c) 30-34

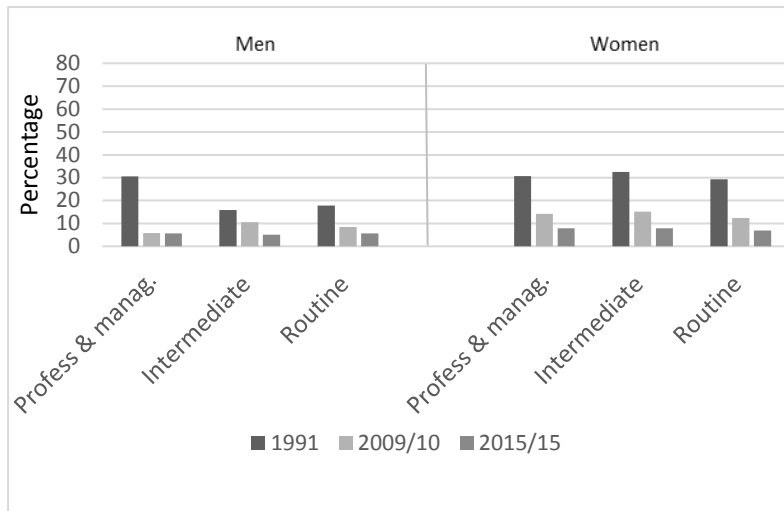
Figure 2: Percentage living independently of parental home by parental social class. UK born¹ men and women aged a) 20-24, b) 25-29 and c) 30-34. 1991, 2009/10, and 2014/15

Sources: 1991 from wave 1 of BHPS, 2009/10 from wave 1 of UKHLS, 2014/15 from Labour Force Surveys. ¹refers to individuals who were either born in UK, or who arrived aged under 15.

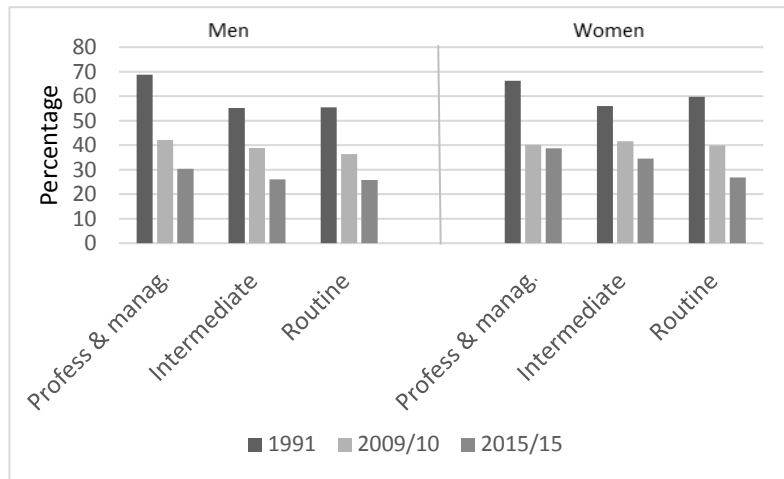
4.3. CLASS DIFFERENCES IN HOME OWNERSHIP

UK young adults continue to view owning a home of their own as a key marker of the transition to adulthood (Hoolachan et al., 2016) and the aspiration for home ownership continues despite declines in the actual numbers becoming home owners (Pannell, 2002; DCLG, 2016). In Figure 3 therefore we focus on the proportion of men and women who are living away from the parental home in an owner occupied dwelling³. We present the data for the three age groups 20-24, 25-29 and 30-34. We see a very large move away from owner occupation, particularly for men, and for those from professional and managerial backgrounds at the younger ages where in 1991 almost 30% owned their own home as compared with just 5% in 2014/15. Much of the change at the youngest age groups will reflect the increasing mobility of young professionals today, and the postponement of family formation, rather than the unaffordability of housing *per se*. Given the difference in numbers of years covered it is difficult to compare the size of the decline pre- and post recession, but the decline in owner occupation predated the economic downturn in 2008 and for most groups, apart from professionals in their early thirties, has continued from 2008 to 2014/15. Thus among those in their twenties, the class gradient in owner occupation has actually flattened - It could be that for more advantaged young men in their twenties, family formation especially parenthood has not yet begun, and renting may be a positive thing, for example providing geographical mobility, which is a characteristic feature of graduates, especially of those from higher social classes. Furthermore, house sharing in the private rented sector may be seen as more normative and acceptable among graduates who will often have experience of sharing student houses. However, among those in their thirties, class gradients have increased over the quarter century between 1991 and 2014/15. In the most recent observed data, almost two thirds of men and women in their thirties from professional social class backgrounds were owner occupiers as compared to less than one half of those from routine and manual class backgrounds.

³ This does not mean that the young person is necessarily the person who owns the home, but most house shares take place within the private rented sector.



a) 20-24



b) 25-29



c) 30-34

Figure 3: Percentage living independently as owner occupiers by parental social class. UK born¹ men and women aged a) 20-24, b) 25-29, and c) 30-34. 1991, 2009/10, and 2014/15

Sources: 1991 from wave 1 of BHPS, 2009/10 from wave 1 of UKHLS, 2014/15 from Labour Force Surveys. ¹refers to individuals who were either born in UK, or who arrived aged under 15.

4.4. CLASS DIFFERENCES IN PRECARIOUS EMPLOYMENT

Economic independence from parents is hard to define, and even harder to measure using survey data (See Berrington et al., 2014 for a detailed discussion of the difficulties in measuring economic precarity among young adults using survey data). Ideally, detailed information on income gained from different sources (including inter-generational transfers) would be available at both the individual and family level. We would then be able to make some statements as to the extent to which young adults were above or below official poverty lines according to their family status (Sironi and Furstenberg, 2012). Unfortunately, such data are not available for the UK for all three time periods⁴. Instead we define precarity as being either non-employed (i.e. unemployed or economically inactive), or employed in a routine or manual (NS-SEC 3) job. Many routine and manual jobs are low paid and insecure and are unlikely to provide full economic independence. Estimates from the 2015 Annual Survey of Hours and Earnings indicate that the median salary for young adults aged 22-29 in elementary jobs ranges from around £11,000 to £15,000 (ONS, 2015). Berrington and colleagues (2014) showed that the proportion of men and women aged 25-34 in the lowest quartile of (gross) personal income was around 44% for those working in semi-routine and routine occupations as compared to just 10% of those working in professional and managerial occupations.

Recent evidence has demonstrated the continuation of inter-generational transmission of occupational class (Burkodi et al., 2015; Goldthorpe and Mills, 2004). An obvious question is the extent to which these relationships are mediated via the young person's educational qualification. Hence in Figure 4 we examine, for non-graduates and graduates separately, parental class differences in the likelihood of being in precarious economic position (as defined as being either unemployed or economically inactive, or being in a routine or manual job). This analysis is not possible for 1991 since the sample size of the BHPS is too small to subset according to graduate status, and so we show the estimates from UKHLS from 2009/10 and those from the

⁴ The UK Labour Force Survey does collect data on earnings (for employees only), but does not collect information about income coming from other sources. Surveys which do have detailed information on income sources e.g. the family resources survey do not have the required information on parental occupation and are insufficient in sample size to look at specific five year age groups.

2014/15 LFS. In order to increase the available sample, we combine the 25-29 and 30-34 age groups.

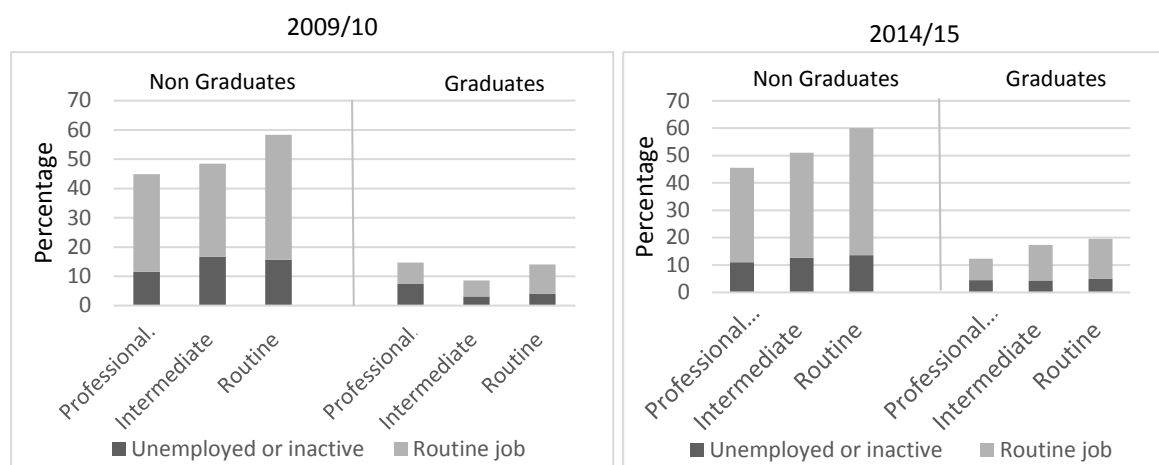


Figure 4: Percentage of non-graduate and graduate UK-born men aged 25-34 who are either not employed or in a routine job, by parental class.

Sources: 2009/10 from wave 1 of UKHLS, 2014/15 from Labour Force Surveys. ¹refers to individuals who were either born in UK, or who arrived aged under 15.

Note: Analysis excludes full-time students.

The patterns seen for 2009/10 and 2014/15 are similar, reflecting the fact that economic recovery has not been so evident for young adults in the UK as compared older workers (Belfield et al., 2016). Compared with male graduates, non-graduates in their late twenties and early thirties are over three times more likely to be either not employed at all, or to be employed in a routine or manual occupation. This pattern holds regardless of social backgrounds suggesting that higher education remains a key pathway to avoid precarious employment. Among non-graduates, there is a significant class gradient as to the proportion who remain in a precarious economic position – 44% of those from professional backgrounds are not employed or who have a routine job, compared to 60% of those from a routine and manual background. Among graduates the class gradient is much flatter. In fact, at the height of the economic downturn in 2009/10 graduates from professional backgrounds were slightly more likely to be out of the labour market as compared to graduates from other class backgrounds which we might speculate may relate to the greater ability of graduates from richer backgrounds to wait until they find a “proper job” rather than having to take anything that comes along (Lewis et al., 2016). Although unemployment rates declined in 2014/15 Figure 4 suggests that the proportion of men, particularly those from intermediate and routine class backgrounds who are engaged in a routine or manual job has actually increased

since the recession. We might question however, the extent to which these new routine and manual jobs are sufficiently well paid, and offer sufficient career progression to allow young people to become economically independent from their parents.

4.5. CLASS DIFFERENCES IN FAMILY FORMATION

Over the past 25 years there has been a delay in the average age at entry into parenthood, and significant change to the partnership context within which children are being born, with cohabitation and lone motherhood becoming equally common as marriage as settings for childrearing. Figure 5 compares the proportion of UK women aged 20-24 and 25-29 from each class background who are living with a biological child, disaggregated according to their current partnership status, for 1991, 2009/10 and 2014/15.

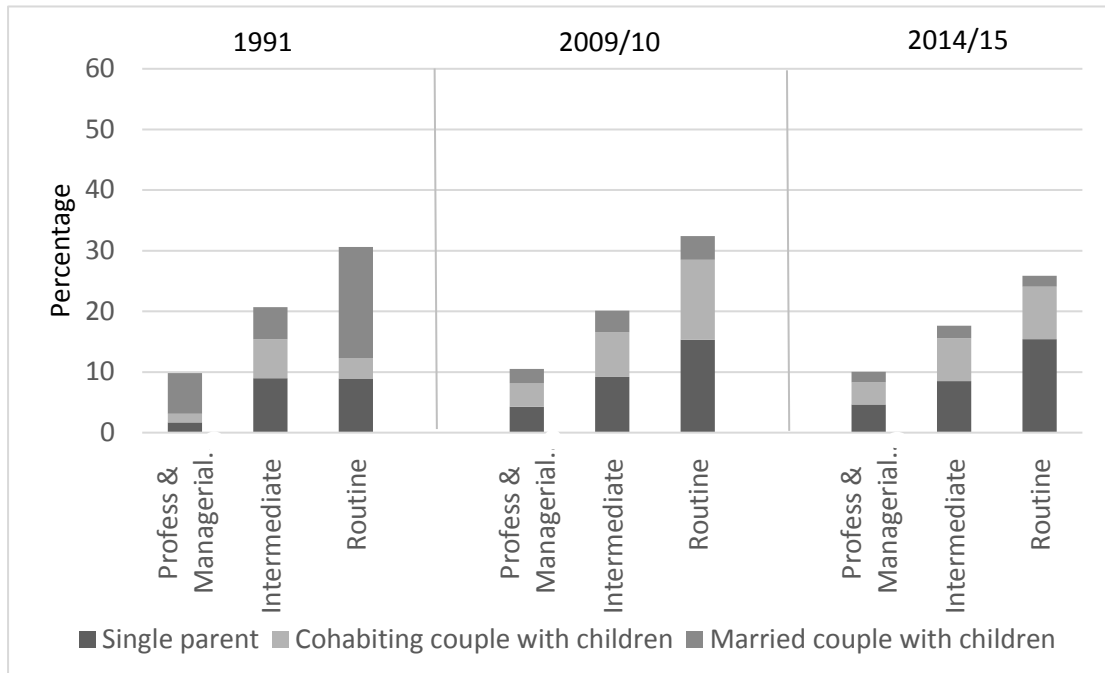
In 1991 there were already strong class differences in the likelihood of being a mother before age 25 and before 30 according to parental class, consistent with other research (Kiernan, 1997; Berrington and Pattaro, 2014). During the period 1991 to 2009/10 entry into motherhood was delayed further, such that the proportion of women from professional, intermediate and routine class backgrounds who were mothers in their late twenties had declined to 30%, 42%, and 55% respectively. The situation in 2014/15 was similar to that in 2009/10 for women from professional class backgrounds, but teenage childbearing has fallen among those from less advantaged backgrounds. This suggests that the decline in teenage childbearing observed in national statistics (ONS, 2016a) is being driven by declines in childbearing among the less advantaged.

Marriage has become an increasingly irrelevant social marker for the transition to adulthood in the UK as for many other developed countries (Arnett, 2001) because fewer people are marrying, and if they do so, they marry at later ages. The average age at first marriage in England rose by five years between 1991 and 2013, from 28 to 33 years for men and from 26 to 31 years for women (ONS, 2016b). The average age at marriage is now higher than the average age at entry into motherhood. Increasingly parenthood takes place before marriage. To some extent cohabitation has replaced marriage as the setting for entry into parenthood, but there continue to be a significant

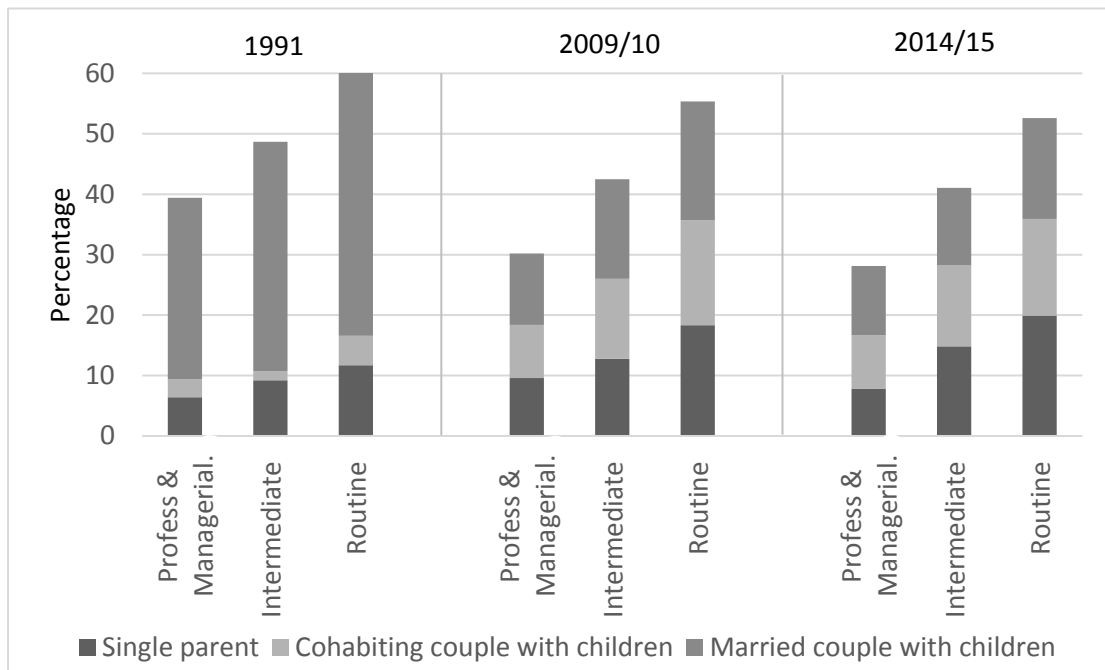
minority of young women who make the transition to motherhood before having experienced any co-residential partnership (Berrington, 2014).

Thus the sequencing of entry into marriage, cohabitation and parenthood as markers of transition to adulthood has become increasingly diverse. These trends are reflected in Figure 5 where in 1991 the vast majority of mothers in their late twenties were married, with only a very small proportion living as cohabiting mothers. By 2009/10 only a small minority of mothers in their early twenties are currently married, the majority are living as lone mothers, with the rest living with a cohabiting partner. Among mothers in their late twenties there has also been a move away from marriage, although it is more common than at younger ages. Nevertheless, roughly equal proportions of mothers in their late twenties in the UK are either married, cohabiting or living as a lone mother.

There are significant socio-economic differentials in the likelihood that young adults experience family dissolution during their transition to adulthood. Lone motherhood was already reasonably common in 1991, particularly among women from poorer socio-economic backgrounds. By 2009/10 the proportion of mothers living as a lone parent had increased significantly among all classes, but the increase is much larger for women from routine class backgrounds.



a) 20-24



b) 25-29

Figure 5: Percentage of UK-born¹ women aged a) 20-24 and b) 25-29 who are mothers, by current family type, according to parental class, UK, 1991, 2009/10 & 2014/15

Sources: 1991 from wave 1 of BHPS, 2009/10 from wave 1 of UKHLS, 2014/15 from Labour Force Surveys. ¹refers to individuals who were either born in UK, or who arrived aged under 15.

These very different partnership contexts within which women (and men) are bearing and rearing children have important implications for their transitions to adulthood. The household income of young lone parents tends to be much lower than couple family households. Additionally, the low value of benefit received and the complex mix of sources of welfare benefit mean that it is often difficult for lone parents to achieve financial security (Millar and Ridge, 2009) and hence to achieve economic independence from their parents. At the same time, low income non-resident parents (the majority of whom are fathers) fare rather badly in terms of their access to social housing and means-tested child allowances since they are not classified as having dependants. Stone and colleagues (2014) demonstrate that upon partnership dissolution, young fathers are far more likely to return to their parental home, than are young lone mothers, which the authors attribute to UK welfare policies which prioritise access to social housing and additional social assistance e.g. in housing benefit and child tax credits for those classified as having dependants living with them.

The number of young lone parents is much higher in the UK than it is in many other European countries (Chzhen and Bradshaw, 2012). Thus gender differences in transitions to adulthood resulting from differential responsibilities for child-rearing will be larger in the UK than elsewhere. These gender differences and their intersection with labour market activity, social assistance, and housing provision have not been sufficiently explored in the literature and demand further research.

5. CONCLUSIONS

This paper had two objectives, firstly to consider whether UK youth social policy has become more familialized in recent decades, and secondly to provide new empirical evidence as to whether the achievement of social markers of adulthood is being postponed to later ages and how this change might differ by parental class.

We argue that increasing restrictions in access to welfare benefits for the youngest age groups, and rises in the age at which young people are entitled to the ‘adult rate’ of some benefits reflect a policy emphasis on encouraging young people to be supported by their family of origin to later ages. These policy changes coincided

with increases in the economic need and dependency of UK young adults as a result of structural and institutional changes to the educational sector, the youth labour market and housing market. As a result of the coming together of these forces, the transition to adulthood in the UK has become extended, less linear and riskier.

In this paper we have documented significant delays in the attainment of adult social roles among all social groups. For some transitions, e.g. entry into motherhood socio-economic differences in timing were historically very large (Jones, 2002), but have reduced in the most recent period due to the declines in teenage childbearing among women from disadvantaged backgrounds. However, although the relative differences have reduced, the increase in the alternative partnership settings within which childbearing occurs (i.e., cohabitation, lone motherhood) still leaves young mothers from socially disadvantaged background in a potentially vulnerable position. On the other hand, for transitions to independence from the parental home the class differences are more complex. Among young adults in their twenties, the likelihood of living in the parental home has increased most for more advantaged young adults. Berrington and Stone (2014) argue that living with parents for young people aged in their early to mid-twenties has become normative among middle class families whose children often return home at the end of full time education. However, by the time young people reach their early thirties only a minority remain living with their parents. We might assume therefore that this behaviour is considered non-normative. Young adults, particularly men from routine and manual class backgrounds are over-represented in this group. Furthermore, the proportion of young men from routine and manual backgrounds living with their parents in their early thirties has increased since the economic downturn and now stands at about one fifth, double the proportion of men from professional backgrounds. More research on the implications of extended co-residence for disadvantaged young people and their parents is required.

The life course perspective highlights how transitions within different life domains (work, housing, family) are inter-connected and financial security underlies success in transitions to adulthood in other domains. In the absence of reliable data on young adults' income, including financial transfers from other family members, we used a proxy measure of economic precarity. We argued that young adults no longer in full time education, who are unemployed or economically inactive, or are employed in

a routine or manual job represent those on low, and insecure, incomes. Our findings highlighted the way in which educational qualifications, particularly having a degree, mediate the relationship between parental class and young adults' own occupational class. Non graduates were seen to be over three times more likely to be in a precarious economic position than graduates. Furthermore, within our two educational groups, who did and did not have a degree, there remains a class gradient in the likelihood of being in a precarious position. Even among graduate men, those from routine and manual class backgrounds were almost twice as likely to be in a precarious position (15%) as compared those from professional class backgrounds (8%).

Furthermore, the lack of training and career progression associated with many routine and manual occupations may mean that the current cohorts of young adults will find it difficult to make some successful transitions to adulthood. Previous academic research highlighted the scarring effect of unemployment in young adulthood on wages in later life (Gregg and Tominey, 2005). New research is required to quantify the effect of under-employment and low waged work on successful transitions through young adulthood and into mid-life.

The extension of the young adult phase of the life course has taken place over a number of decades, and is not just a response associated with the economic shocks of the 2008 recession. Nevertheless, problems relating to low pay and housing unaffordability since 2008 have accelerated for example the trend for increased co-residence between young adults and their parents. The ability to make successful transitions out of the parental home depends increasingly on parents' ability and willingness to provide financial support. Additionally, the rapidly rising costs of higher education, including those associated with the introduction of, and increased cost of tuition fees, mean that young people are increasingly entering the labour and housing markets with significant levels of debt. In this situation, the role of parents and other family members in cushioning new social risks becomes even more important. This burden is difficult to bear for the poor, but is increasingly also for the so-called 'squeezed middle', especially the 'sandwich generation' of adults with both younger and older dependants (Grundy and Henretta, 2006). Much of the recent policy making in the UK appears to have been made without consideration as to the ability and willingness of parents to support their adult children. There are large socio-economic

inequalities in the amount of financial and practical support that richer parents can provide their children to support their transition to adulthood (Albertini and Radl, 2012). Joseph and Rowlingson (2015) found in their qualitative interviews that parents want to support their children so that they can become independent, get married and established in a vocation. Their interviewees noted the apparent paradox in the fact that they were supporting their adult children financially so that they become financially independent. Parents are therefore facing a longer period of financial support for their children and thus inequalities in resources within the parental generation are transmitted to the next generation via their ability to support their offspring's transition to adulthood.

The structural constraints facing low income adults in their transitions to adulthood as discussed by Bynner (2005) and MacDonald and colleagues (2005) remain and arguably have increased. Evidence presented in this paper suggests that differences in transitions to adulthood according to social background are likely to widen further in the future. This emphasis on the role of class background in structuring trajectories to adulthood can be contrasted with the more optimistic view of why transitions to adulthood are being postponed as put forward by Arnett (2004), where more weight is given to young people's desire to explore new life experiences, for example taking 'gap years', exploring different jobs and relationships, before settling down. The reality of young people's lives encompasses both perspectives, depending upon personal circumstance which can change rapidly over the young adult phase. Young adults are not all the same and future research should, where data are available, further examine how class, gender and ethnicity intersect with transitions to adulthood.

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