

## **Austerity, familialism, and conceptualisations as to the age at which adulthood is reached**

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### **Increasingly protracted and insecure trajectories to adulthood**

It is well established that trajectories towards adulthood have become more complex and protracted. For some commentators this extension is seen to reflect increased opportunities for young people in terms of a time to explore life options (e.g. Arnett, 2004), whilst other commentators remind us of the continuing importance of class and place in structuring and constraining transitions to adulthood (e.g. McDonald et al., 2005)

Increasing uncertainty in young adults' life courses has been a trend for many decades (Mills et al., 2005). Due to changes in the labour market it takes longer nowadays for young adults to establish a secure, financially stable career, even for graduates (Barbieri, 2009; Settersten, 2015). Recent evidence shows how a large proportion of UK young adults are employed in precarious routine and semi-routine jobs. For some, and especially for graduates, these may be temporary jobs, before achieving a "graduate job". Others however remain in this type of insecure work well into their thirties (Berrington et al., 2014).

Housing insecurity has also increased for UK young adults as house prices and rents have increased proportionately more than young adults' incomes. Moreover, there has been a steady trend since the 1970s to reduce the stock of state-subsidized rented housing 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 dependents (Berrington & Stone, 2014). Thus young low income adults are very much at risk of poverty when they attempt to leave the parental home (Iacovou and Assave, 2007).

The 2008 economic downturn and subsequent austerity policies have accentuated the trend towards young adults being increasingly reliant upon family support well into their twenties (a situation which was already present in many southern and eastern European countries but not in the UK). This increased expectation for parents to support their adult children comes at a time when the costs, for example of higher education (through the introduction of high tuition fees) and the cost of housing (both in the owner occupied and private rental sector) have markedly increased. There is thus the question as to the extent to which parents should be expected to fund their children, e.g. through extended education, to help them achieve residential independence and so forth.

The New Labour Government of the late 1990s placed tackling child poverty at the heart of its agenda. However, most policies focused on those aged under 18 years and Government policies failed to examine how poverty affects young people's transitions to adulthood (France, 2007). The subsequent situation under the Coalition Government, and more recently the austerity measures brought in by the Conservatives have accelerated the trend away from welfare support for young adults towards increased familialism.

## **Conceptualizations of the age at which individuals reach “adulthood” in Government policies**

As noted by Speder et al. (2014), in comparison to the abundant quantitative evidence on the timing of transition to markers of adulthood, relatively little work has focused on changes in the subjective perception of what adulthood means, and the relative importance of educational, employment, and family formation markers. There is no universal definition of what is meant by adulthood. Often biological adulthood is distinguished from social adulthood. Sometimes the concept of an “age at majority” is used to identify when young adults have new legal rights and obligations – but the age of majority may not correspond to other conceptions of adulthood e.g. in terms of assumed responsibility of parents to provide support for their children. It would appear from an examination of recent policy changes undertaken by the UK Government that the age at which parents are assumed to be responsible for their children has shifted.

Table 1 shows the wide range of age markers that are used in current UK Government policies and legislation. Some markers of adulthood, such as being able to marry (with parental consent) are as low as 16 years, other markers, such as being eligible for housing benefit at a level of payment which would allow a young person to rent a one person self-contained accommodation (as opposed to a room in a shared house) are as high as 30. As discussed below there is not necessarily any consistency in these markers, even within a domain, with an important cut-off for the higher amount of income support received being 25 years, whilst the minimum wage adult rate starts at age 21 years.

*Educational policy:* The compulsory school leaving age was raised from age 16 to 17 in 2013 and to 18 in 2015. A pervasive discourse has presented ‘education as crucial to both economic growth and social justice, for instance, by fostering personal well-being, a thriving civil society and a reduction in anti-social behaviour’ (Woodin et al., 2013). It is assumed that the young person’s family will provide support during this extended period in education. The introduction of fees for higher education means that costs to parents of supporting their children through extended education are nowadays far more than previously (Wakeling et al., 2015).

*Minimum wage and unemployment benefits:* Policies often assume that young people need less money to subsist. For example this is reflected in the amounts that employers have to pay their staff in terms of the national minimum wage – those aged 16-17 receive just £3.87 an hour, rising to £5.30 for those aged 18-20 and £6.70, for those aged 21 and above. Rates of income support paid to those unemployed also vary with age, though in this case, adulthood appears to coincide with reaching age 25.

*Housing policies:* Government support for early residential independence from the parental home has been one of the policy areas most affected by welfare cuts and austerity in the UK. In the 1980s early home leaving was facilitated by relatively generous welfare benefits (for example supplementary benefits for school leavers and grants to attend higher education) and a supply of cheap private rented housing in hostels and shared houses. However, as reviewed by Berrington and Stone (2014), a number of social and institutional changes acted together to make the transition to residential independence much harder for young adults in the UK. These include the residualisation of the public rented sector, increased house prices and lack of access to credit (especially from 2008 following the banking crisis), and increasing rental costs as increasing numbers turned to the private rental sector as a consequence of the lack of affordable home ownership. As a result, the UK Government in the late 2000s was facing a burgeoning bill for housing benefit – paid to those who cannot afford the cost of renting their home. Reducing the housing benefit bill was

thus one of the key parts of austerity measures brought in by the coalition Government after the banking crisis. Young adults have been hit particularly hard through the restriction of housing benefit for those aged under 35, to the level of a room in a shared house. 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 assumption is that young people on low income should remain living in the parental home at least till they are aged 22, and that they should be expected to house share (possibly with friends, but also with strangers) until their mid-thirties.

Table 1: Age markers in UK Government policies and legislation

Age	Domain	Detail	Notes
16	Benefits	Income support rate or 16-24 year olds	Only available to 16 and 17 year olds if pregnant or a parent and in other narrowly defined circumstances
	Voting rights	Vote in Scottish elections	Applies to the elections for the Scottish Parliament, local government elections in Scotland and the Scottish independence referendum
	Age of consent		
	Marriage/Civil Partnership	16 – 17 year olds require parent/guardian consent in England & Wales	Parental consent not required in Scotland
	Minimum wage	Rate for 16-17 year olds	£3.87/hour
	Drugs	Purchase tobacco	
	Transport	Moped licence	
17	Transport	Car licence Most motorbike licences	
18	Education	Compulsory school leaving age	This increased from 16 in 2012, to 17 in 2013 and 18 in 2015
	Benefits	Income Support	
		Jobseekers' Allowance	
	Voting rights	Vote in all UK elections	
		Stand for election for public office	
	Marriage/Civil Partnership		
Minimum wage	Rate for 18 – 20 year olds	£5.30/hour	
21	Minimum wage	Rate for 21+ year olds	£6.70/hour
22	Benefits	Shared Rate of Housing benefit for singles	Not available if coresiding with parents
25	Benefits	Full rate of income support	
35	Benefits	Full rate of housing benefit for singles	Not available if coresiding with parents

Source: Adapted from Wakeling et al. 2015

## **The willingness of parents to provide support to their adult children**

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. It is obvious that 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) – although quantitative evidence on these inter-generational exchanges is limited for the UK.

Those from wealthier homes have more financial support, more space and privacy in parental home and benefit from greater parental social and cultural capital. Indeed for those from wealthier backgrounds in particular, residential independence is unlikely to equate to financial independence from their parents. Heath and Calvert's (2013) middle-class sample of university graduates were residentially independent, yet many remained financially and materially dependent on their parents, but to varying degrees. A variety of financial assistance was reported, both in the type - flight tickets to clothes; the amount – ten pounds to tens of thousands of pounds; and in terms of the regularity of support. More significant transfers included 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. A similarly diverse range of parental support was reported by young adults interviewed by Soaita and McKee (2015). In the latter project, significant inequalities in parental resources, such as parental savings, were found.

Joseph and Rowlingson (2015) found that parental support for adult children was related to the idea of their “duty” as a parent, and the desire to support them to become independent, get married and established in a vocation. The interviewees noted the apparent paradox in the fact that they were supporting their adult children financially so that they become financially independent. Lewis and colleagues (2015) focused their qualitative research on middle-class parents co-residing with their children who were university graduates. Some of these 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.

Relatively little research in the UK has considered the importance of changes in family structure – parental separation and repartnering for example - on the ability and willingness of parents to continue to support adult children. In the US, studies have generally found that, net of other factors, those whose biological parents stayed together are likely to receive the most support. Berrington and Stone (2014) find that in the UK the percentage of those aged 14-16 living with two biological parents declined from 70% to 55%, counteracted in the main by an increase from 15% to 26% in the percentage living in a lone parent family. The proportions living in a blended family, with one natural and one step parent remained more constant, at around 12%. We know very little about how increasingly complex family lives impact on the ability and willingness to support non-co-resident children as they reach their early twenties. Furthermore, more complex family structures are more often found among young adults from poorer socio-economic backgrounds and this intersection has yet to be explored.

In summary then, there is a trend in the UK towards the privatisation or ‘familialisation’ of welfare, whereby families are increasingly expected by the State to burden responsibility for support of younger adults. This burden is difficult to bear for the poor, but increasingly also for the so-called ‘squeezed middle’, especially the ‘sandwich generation’ of adults with both younger and older dependants. Parents are therefore facing a longer period of financial support for children, which is extended particularly for those continuing to higher education. These changes mean that there will continue to be important class differences in transitions to adulthood (see for example MacDonald et al., 2005).

### **The empirical evidence – to be developed**

Over the next few months the paper will be developed, primarily using data from the Labour Force Survey) to show how socio-economic inequalities in some key markers of adulthood (Speder et al., 2014): leaving full time education, having a full time job, moving out of the parental home, and home ownership differ by parental SES. There has been a significant shift towards increased co-residence of adult children with their parents (Figure 1). More single young adults are living with their parents, but there have also been increases in the proportion of young families (couples or lone parents) who are living in a multigenerational household. Those who are unemployed or economically inactive are significantly more likely to be living with their parents, and less likely to be living outside of the parental home as a couple. This is particularly the case for men (Figure 2).

Next (to be completed) we use information on father’s social class to examine how transitions to residential independence, partnership and home ownership are stratified by parental background.

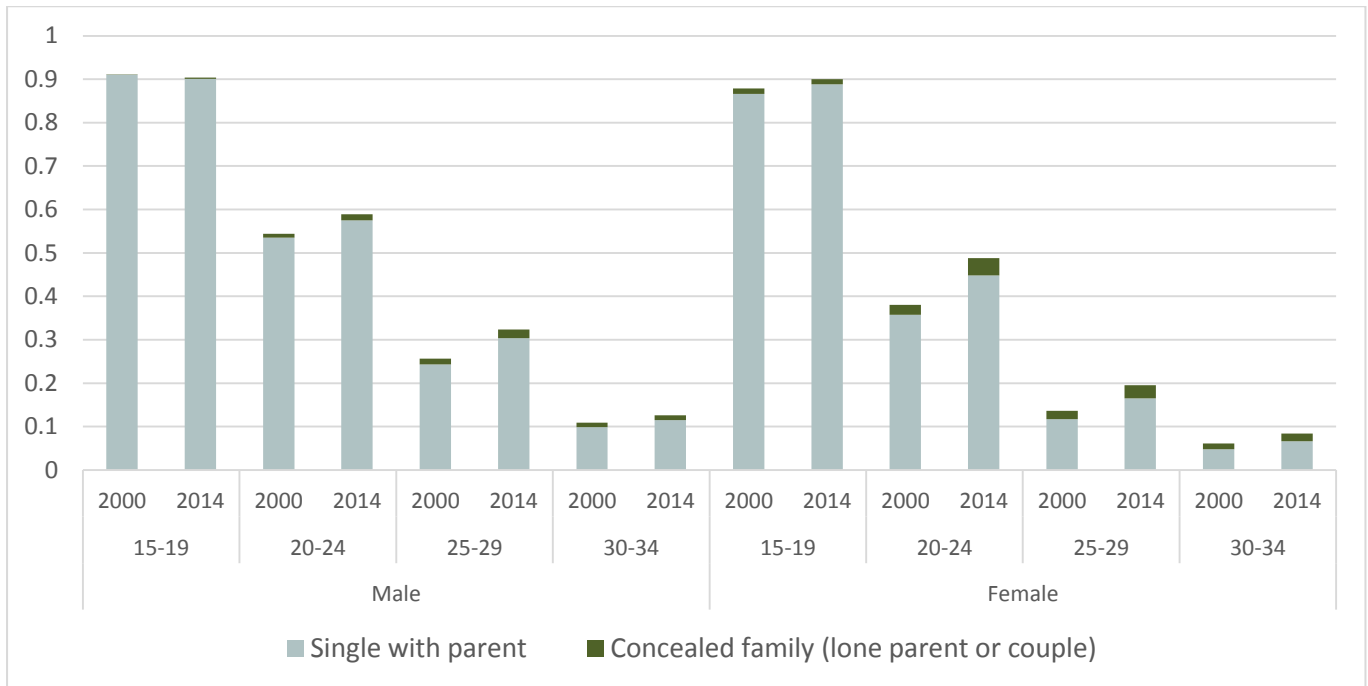
### **Conclusion**

The recent shift to familialism in the context of increased costs of higher education (tuition fees), insecure labour markets, and unaffordable housing has increased intra-generational inequalities for young adults.

### **Acknowledgements**

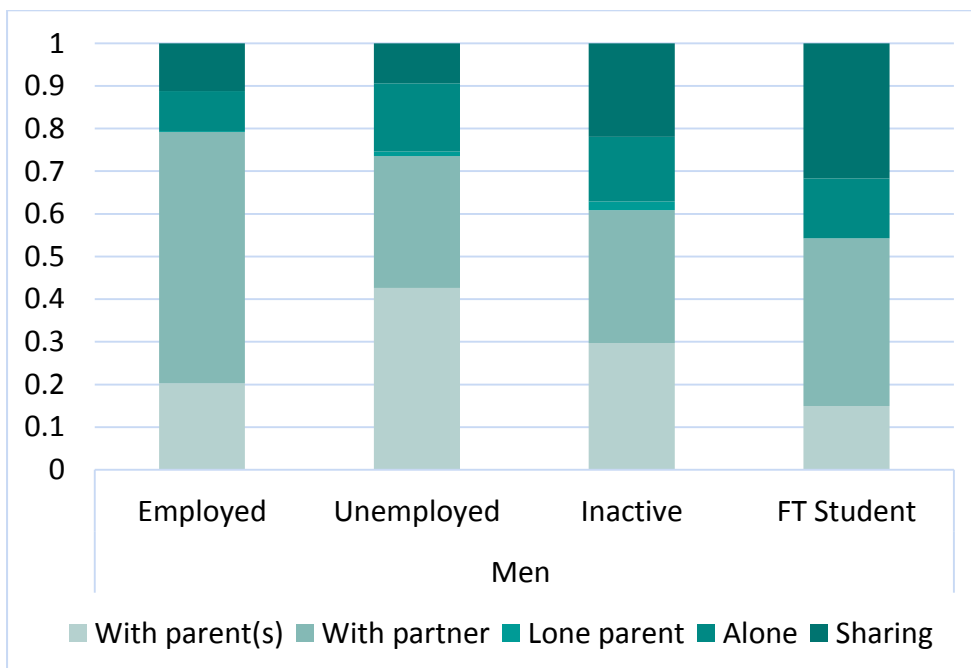
The UK Labour Force Survey is carried out by the Office for National Statistics and is made available via the UK Data Service. This work builds on previous work undertaken with colleagues: Juliet Stone, Peter Tammes and Steve Roberts, whose contributions to these earlier projects are acknowledged with thanks.

Figure 1: Percentage of UK young adults living with at least one parent, broken down by whether single or living as a concealed family.



Source: 2000 and 2014 Labour Force Survey

Figure 2: Living arrangement according to current economic activity. Men 25-34, UK, 2014



Source: 2014 Labour Force Survey

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