

# ‘Am I an adult at 21?’

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Malita Allan and Janet Taylor

Brotherhood of St Laurence

## **Abstract**

‘Am I an adult at 21?’

How is the transition to adulthood currently being experienced by young people and their families in Australia? How do factors such as a family’s economic situation or early school leaving influence this? This paper explores new data from the longitudinal Life Chances Study on the life situations and the experiences of 21 year olds and their parents. This research commenced in 1990 as a study of children born in inner Melbourne that year and has examined a wide range of factors which influence their life chances. The study has followed a group of some 140 young people from very diverse backgrounds over the 21 years since their birth. The paper presents and contrasts the young people’s views and those of their parents on whether they have reached adulthood. It compares the situations of early school leavers and those who completed secondary school. It considers the financial support being provided to and from 21 year olds in their family context. Policy implications of the findings are considered in relation to assumptions of individual and family responsibility and the need for social policies which can provide appropriate support for families and young people through the transition to adulthood in the 21st century.

## Am I an adult at 21?

We are very pleased to have the opportunity to speak at this conference and to discuss issues around the transition to adulthood. Along with our colleague Joseph Borlagdan, we have just finished stage 10 of the longitudinal Life Chances Study and are excited about sharing some of our findings. Participants have been followed up from birth – and now they are 21 year olds.

In particular, we are addressing these questions:

- Am I an adult at 21?
- What does this question mean for the 21yo generally, in the study?
- What does this question mean for *different groups* of 21yo in the study?
- How does financial support relate to ‘adulthood’ and what are the policy implications?

### The Life Chances Study

The Brotherhood of St Laurence’s Life Chances Study commenced in 1990 as a study of all children born in two inner Melbourne suburbs that year. The study commenced with interviews with mothers of 167 babies. The families in the study reflect the diversity of the inner area’s population including both high and low-income earners, a range of educational and ethnic backgrounds.

The study aimed to follow the lives of those children over time and to explore a wide range of factors which influence their life chances. The families have been interviewed regularly over the years and contact has been maintained with families as many moved away from the inner suburbs. The last follow up was three years ago, when the young people were 18 years old.

Reports are available on the Brotherhood of St Laurence website (<http://www.bsl.org.au/Research-and-Publications/Research-and-Policy-Centre/Through-school-to-work.aspx#lifechancesstudy>).

As I mentioned, we have recently completed data collection for stage 10 of the study. We collected data for 123 of the 21 year olds. We surveyed all the parents and the 21 year olds and we did additional interviews with 25 of the young people.

So how do we define ‘adulthood’?

### Adulthood

Adulthood is a concept that can be viewed from many vantage points such as developmental and cultural perspectives. We are particularly interested in the definitions of 21 year olds and what they can tell us about some of those used in social policy in Australia – which become normative.

*Can we still use 21 as a marker of adulthood?*

Turning 21 has been a traditional marker of adulthood and is still widely acknowledged in Australian society. However for decades now, 18 years of age has been the legal age for many aspects of life.

*What 'defines' you as an adult at 21? – work, living arrangements, independence?*

Adulthood is traditionally defined by markers such as leaving school, leaving home, getting a job and living independently. Young people are thought of as following a linear path from youth (or full time education) to adulthood (or full time work).

*Emergent adulthood?*

Today, for many but not all, there is a longer period of dependency of young people on education and on their parents. This has been described by some researchers as a new phase along the linear path called 'emergent' adulthood (Arnett 2004). Others see a longer period of dependency as a result of the changing labour market and policy emphasis on gaining further educational qualifications (te Riele 2004).

What we have found from our research is that these normative markers do not always hold up. The 21 year olds' perspectives about adulthood, and their related experiences, highlight three points on the concept of adulthood:

- 1 Adulthood is not necessarily a unitary or even useful concept if defined by age.
- 2 Adulthood is no longer a final destination or end point – it can be traversed at different points in time as young people variably move in and out of home, and engage, disengage, and re-engage with education and work (Wyn & White 1997; te Riele 2004).
- 3 Conceptions of 'adulthood' are no longer coherent – meanings of what counts as adult from young people's perspectives do not fit with traditional markers of adulthood because the context in which they operate are continually shifting, such as precarious labour and housing markets etc (te Riele 2004).

Furthermore, adulthood for some groups is less about independence and autonomy, and more about the burden of responsibility and access to resources.

So what are some of the key findings about what the 21 year olds in the Life Chances Study are doing now, and whether they think they have reached adulthood?

### What are the 21 year olds doing now?

- 50% studying at university
- 27% in full time paid work
- 10% studying at TAFE
- 13% other (such as part time work, unemployed, parents themselves)

In addition:

- 72% living at home

While these figures provide a useful snapshot to start to address the question of adulthood among the participants in the Life Chances Study, they don't show the complexity of 21yo's lives nor the changing context in which 'adulthood' is formed.

## Adulthood – the 21 year olds' perspectives

In the survey, we asked the 21 year olds whether they felt that they had reached adulthood. We borrowed this question from Arnett's (2004) work on 'emergent' adulthood. We also asked the 21 year olds *why* they felt they had or hadn't reached adulthood.

- 13% 'no'
- 38% replied 'yes'
- 49% 'yes and no'

A young woman who does not feel like she is an adult said:

Not really, I'm still learning to budget, I'm still learning to save, I'm still learning to drive, I don't have a car, and I haven't moved out of home yet. (low income, student at TAFE)

A young man who feels that he is an adult explained:

I am independent in almost all aspects of my life. I work and study and budget for what I need and want. I cook or buy all my meals and face and overcome problems by myself. I travel comfortably by myself and am responsible for all my actions, good and bad. (high income, not living at home)

The definitions of adulthood contained within these answers are what we expect; they include traditional markers around independence. Yet the majority of 21 years olds had mixed feelings about whether they had reached adulthood. A young woman explained:

I am a fairly independent person, I pay for the majority of things I use and need (apart from family meals and utilities). I make the majority of my own choices and act on my own judgements. I travel independently on public transport, am in a relationship and manage full time study, a social life and part time work. However, I still rely quite heavily on my parents' support, and will probably only feel like an 'adult' once I have graduated from university, and have moved out of home to fully support myself. (high income)

The definitions of adulthood contained within these answers include normative markers around independence. When we look further into the 21 year olds' subjective definitions of adulthood, we not only see that the young people are conflicted but we also see the nuances in the definition of adulthood from their perspective. The nuances are seen in three particular groups: early school leavers, young mothers and those from low income families. If things are not going well for certain young people then adulthood looks very different from the normative view.

## Adulthood – different groups of young people

21yo's in these 3 groups felt that they had reached adulthood:

- The majority of early school leavers who completed the survey believed that they had reached adulthood.
- The young mothers thought that they had reached adulthood. For example, while one young mother said that *'being a mum has helped me mature a lot'*, another said, *'I don't really have much of a choice in the matter. I need to have reached adulthood'*.
- 21yo's from low-income families were more likely to feel that they have reached adulthood than those from high-income families (52% low income, 36% medium income, 27% high income).

## Narelle

Certainly some were proud of their ability to live as independent adults and therefore had a clear and normative idea of what adulthood meant to them. For example, Narelle left school after Year 10 to work in a bakery. She is now working full time in a fast food franchise managing 6 staff. She is proudly living on her own in a rented house, near her boyfriend. And she has recently saved for an overseas holiday, the first in her family to do so. Her plans for the future are, in her words:

Hopefully buy a house, get engaged and get married, maybe kids but who knows...My main goal is to own a house and settle down with my boyfriend and hopefully marry and still work.

## Melissa

In contrast some see adulthood in different and more ambiguous terms. They see it as a burden because the responsibilities associated with adulthood are thrust upon them, often with no choice. They take on complicated and competing roles which they have to negotiate with little or no support or access to resources. The burden of adulthood is particularly pertinent for these groups as they are most affected by multiple and intersecting forms of disadvantage.

Melissa's situation is a case in point:

Melissa is from a low-income, sole-parent family with a Vietnamese background. She has mixed feelings about whether she has reached adulthood. In the survey she said:

'Yes', I am always putting family first and starting to contribute to family income. 'No', I can't cope with the pressure sometimes.

What she meant by this became apparent during the interview. Melissa had just started a Fine Arts course at university and had applied for Youth Allowance. She also works part time. She lives with her mother and younger sister in private rental with lack of space and poor infrastructure. She helps her mother to pay rent however they are struggling with the payments and cannot afford to move to better housing. Melissa also cannot afford to socialise with her friends on occasions so spends much of her limited spare time at home. She is under further pressure due to problematic relations within her family which relates to her identity as an adult and the pressure she feels of taking on the parental role. She said:

[I've] been very mentally stressed out and my sister is still in high school and because I live in a single parent family I kind of have to take up a role of being a parent as well.

A significant issue for the 21yo's that has emerged in the Study is that of resources – in particular financial resources, and Janet will now focus on this aspect.

## Financial support and adulthood

A significant issue for the 21year olds is that of resources – in particular financial resources. Financial independence is seen as an important marker of adulthood. We were interested in the sources of income for the young people, how adequate this is for their needs and how this relates to their parents' financial situation.

The three main sources of income for the 21 year olds were wages, parental support and Centrelink. Many (80%) of the 21 year olds earned some money from wages, often from part-time work as

they studied. A third (34%) said they received financial assistance from their parents and almost a third (32%) received income support from Centrelink, Youth Allowance and other payments.

### Adequacy of income

While the majority of young people said they had enough money for what they needed, there were fewer (50%) from low income families than high income families (75%). And they often limited their expectations of what they could afford.

Their expenses differed to some extent. For example those from low-income families were more likely to name rent and study costs among their largest expenses, while those from high income families were more likely to name entertainment and holidays.

### Financial support at 21 across the income groups

The young people received very different support from their parents across the income groups. Those from low-income families were much less likely to be receiving financial assistance from their parents and more likely to be actually helping their parents financially. For example Melissa quoted before was a student helping her mother pay the rent from her part-time job.

Parents provided support to some of the young people regardless of whether or not they were students. However university students were the group most likely to receive financial help from their parents but TAFE students were the least likely to have this help.

### Implications for policy

#### Income support for 21 year olds -

While we have talked to only a limited number of young people, the findings raise questions about the assumptions of individual and family responsibility. Income support policies try to address these issues with a range of eligibility criteria for payment around parental income and assets, the young person's own income, whether or not they are students and whether or not they live at home.

For example federal income support policy now assumes a full-time student is dependant until age 22 (recently decreased from 23), and thus take parents' income into account in paying Youth Allowance, unless 'independence' is proved.

Our findings suggest these policies are not working well enough. While students in our study were grateful for Youth Allowance, some from low-income families found the rate it was paid insufficient to meet their basic needs, if they were not also receiving substantial resources from their parents.

#### Changes from 1 July 2012 for unemployed 21 year olds

Of interest for our topic is the very recent change - this raises the age for unemployed young people to receive Newstart from age 21 to 22. This also increases the age that unemployed young people will still have their parents' income taken into account. Also they will be subject to Earn or Learn requirements. (If they do not have Year 12 or equivalent qualification they will have to undertake study to receive payments.)

This changes one official definition of ‘independent adult’ from age 21 to age 22. (We note that this change is anticipated to save Centrelink \$199.1 million over 4 years - so it means less financial support for young people.)

The impact of the changes on 21 year olds, especially those struggling to find employment, is the subject for future research. The questions include:

- Is the cut off age for Youth Allowance appropriate?
- At what age is it appropriate to stop income testing the parents of young people?
- What should be the criteria for independence?

### The interaction of income and other policy agendas

Income support is one policy area that crucially affects many 21 year olds (as students, job seekers or as young parents). However their financial independence or otherwise also relates to other policy areas such as wages, educational fees, and housing, that impact both directly on them and on their parents.

### The need for a policy and practice framework to provide both support and opportunity

Policy implications will be picked up in BSL’s current work on a new Social Contract for Australia: the Offer for Youth, <http://www.bsl.org.au/Hot-issues/Inclusive-growth.aspx#social>

Where parents are not able to provide the backup young people need as they move into the adult world, it is important that the wider society provides a policy and practice framework of support, and opportunity, to enable them to negotiate the various aspects and timelines of their pathways to adulthood.

**Note:** The full report of stage 10 of the Life Chances Study, *Turning 21*, will be available on the Brotherhood of St Laurence website.

### References

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- te Riele, K 2004, ‘Youth transition in Australia: challenging assumptions of linearity and choice’, *Journal of Youth Studies*, vol.7, no.3, pp. 243–257.
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