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Transition of young people to adulthood



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Transition of young people to adulthood

Legally, a person becomes an adult when they turn 18. An 18 year old can vote, drink alcohol and participate in other adult activities. Culturally, however, the arrival of adulthood is less clear cut. Traditionally, reaching adulthood has been signified by a number of markers including completing education, getting a full time job (especially for males), leaving home, getting married and having children.

However, in contemporary, mainstream Australian society where there is no single, culturally recognised *rite of passage*, it is unclear which of these markers finally bestows adult status. The reality is that the move into adulthood is not a single event. It is a transition that occurs over time as a person acquires more of the attributes that the culture defines as markers of adulthood.

In contemporary Australia, social and economic changes have meant that this transition to adulthood has undergone important changes in the last quarter of a century. There is evidence that the transition is being both delayed and extended. Furthermore, the sequencing of the stages that was normal in the past has become much more blurred and less prescriptive. While it was once relatively normal to finish education, get a job, leave home, marry and then have children there is now no set order in which these events take place. For many people (p. 201) children come before marriage, leaving home comes before finishing an education, work and education are combined and home purchase may precede marriage. Even the attributes of adulthood may be undergoing change as more people live on their own or do not have children.

This chapter explores some of the statistical data that provide an overview of the ways in which the transition to adulthood is made. It examines education, labour force participation, living arrangements, marital status, fertility and financial

circumstances as young people make the transition from being a dependent child to an independent adult. Where information is available it maps changes in the age at which these transitions appear to be taking place.

When do young people leave home?

Who do young people live with?

The late teens and twenties are a time when many young people are leaving their parents' home – at least for a time (Table 12.1). More than three quarters (79.2 per cent) of those aged 18-19 live with their parents. This percentage rapidly declines so that 37 per cent of those aged 23-24 and just 18.7 per cent of those in their late twenties live with their parents (Table 12.1).

One of the main reasons for leaving home appears to be to move out either to cohabit or marry. In 2001, of those aged 18-19 just 4.8 per cent were living with a partner. This increased to 16.1 per cent of those aged 20-22 and to 33.1 per cent for those aged 23-24. Of those in their later twenties (25-29) 55.5 per cent were living in their own household with a partner. Apart from living with a partner, the most common arrangement when young people leave home is to live in a group household – a transitional arrangement for most people. Group household living peaks among those aged 20-24 with 17 per cent of young people living in this arrangement.

Moves in and out of the parental home are one of the most common transitions among young people aged 15-29. According to data from the 1999 Australian Housing Survey (ABS 2000b), those aged 20-24 are the most likely group to be moving out of the parental home – for example, in just the previous year, 10.5 per cent moved out.

Although many younger people move out of their parental home this is not a simple, one-way

Table 12.1 Living arrangements of young people aged 18-29, 2001

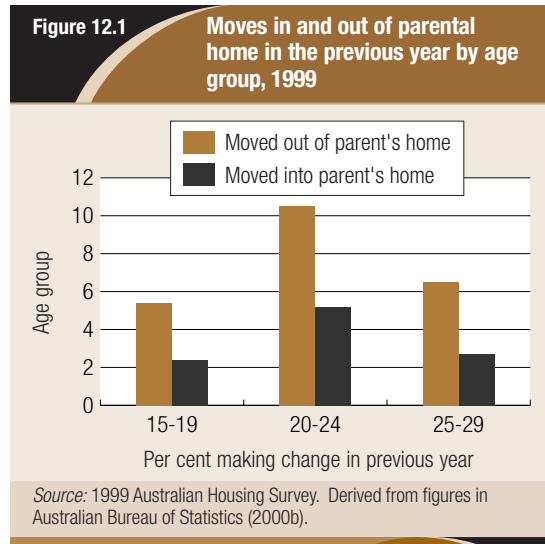
Living arrangement	Age					Total %
	15-17 %	18-19 %	20-22 %	23-24 %	25-29 %	
With parents	96.9	79.2	57.2	37.0	18.7	52.7
Couple without children	0.5	3.6	11.5	21.8	28.5	15.3
Couple with children	0.1	1.2	4.6	11.3	27.0	11.8
Lone parent	0.3	1.0	2.5	3.8	5.3	3.0
Group household	1.1	10.4	17.2	17.0	10.6	10.5
Lone person	1.1	4.7	7.1	9.0	9.9	6.7
<i>Total</i>	<i>7067</i>	<i>4260</i>	<i>5951</i>	<i>4104</i>	<i>11359</i>	<i>32741</i>

Source: 2001 Census 1 per cent sample Confidentialised Unit Record File (Australian Bureau of Statistics 2001c).

transition. While many young adults are moving out “through the front door” of the parental home up to half are returning “through the back door” (Figure 12.1). For example, while 10.5 per cent of those aged 20-24 *left* their parent’s home in the previous year, 5.2 per cent of the same age group had *returned* to their parent’s home in the previous year. It has been estimated that over 40 per cent of young people who leave home, particularly for reasons other than marriage, return to live with their parents at least once due to financial, emotional or accommodation problems (Stone, 1998).

The Australian Institute of Family Studies Young Adults’ Aspirations Survey found high levels of returning home at some point (Kilmartin 2000). Of those in their twenties who had ever left home, 53 per cent had returned at least once. In this survey, while over two thirds of those in their early twenties (20-23) were living at home, less than 40 per cent had never left home (Kilmartin, 2000).

Figure 12.2 which reports figures from the 1998 Young Adults’ Aspirations Survey shows the progressive movement away from home when men and women are in their twenties. As age increases the percentage at home who have never left steadily declines while the percentage who have left home and never returned steadily increases. For example, among females aged 20-23, 40.9 per cent had never left home. This declined to just 13 per cent among females aged 24-26 and again to just 4.9 per cent among those aged 27-29 (Figure 12.2). Conversely, the percentage who had left home and never returned increased steadily with age. For example, of females aged 20-23, just 24.8 per cent had left home and never returned to live. Among the 24-26 year olds this had increased to



43.5 per cent and for those aged 27-29, 57.8 per cent had left home and never returned to live.

Overall, returning home was much more common among those who experienced difficulties after leaving home, that is, difficulties in making the transition to full adult life. When facing these setbacks, returning to live at home was one way of, at least temporarily, responding to these difficulties. Returning home, in this survey, was associated with financial insecurity. Of the financially insecure who had left home, three quarters had returned home. Relationship breakdown and never having had a partner were also linked to young people moving back to live with their parents (Kilmartin, 2000).

Are young people staying at home longer?

Over the last 20 years more people in their twenties have continued to live at home. While the increase

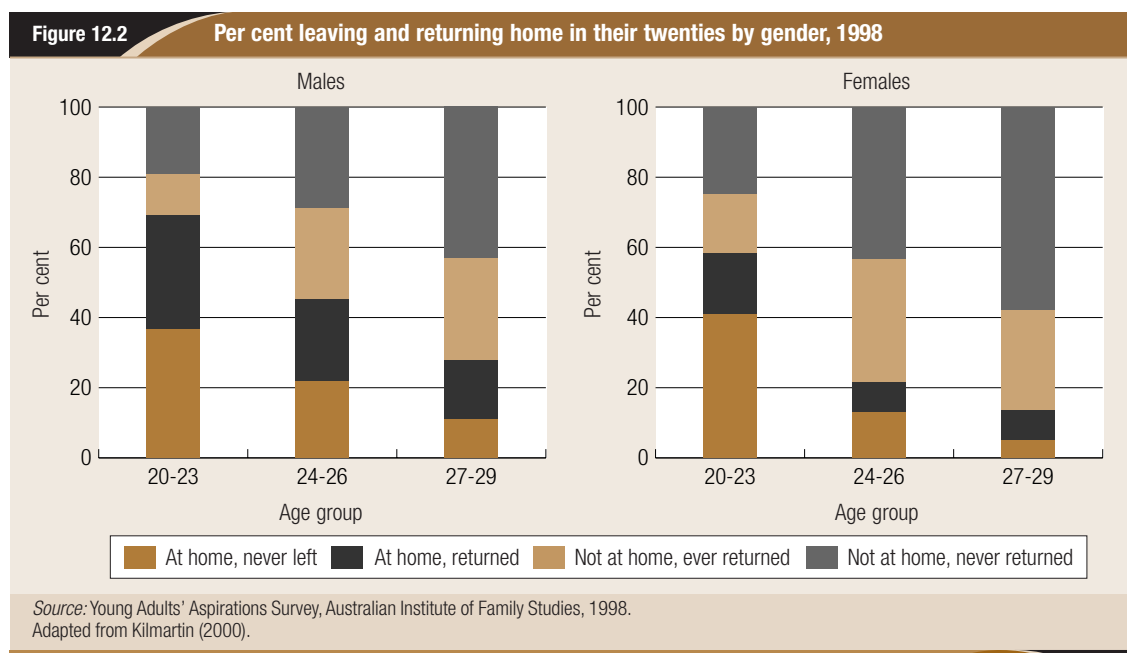


Table 12.2 Proportion of young people aged 20–29 years living with parents

	Males		Females	
	20–24	25–29	20–24	25–29
	%	%	%	%
1981	42.5	13.1	25.6	5.7
1991	46.0	17.1	33.9	9.1
2001	44.1	20.0	34.2	11.7
% Change 1981-2001	3.8	52.7	33.6	105.0

Source: Australian Bureau of Statistics (1994a, 2001c).

Table 12.3 Educational participation by age group, 1987-2001

	15–19		20–24	
	1987	2001	1987	2001
	%	%	%	%
School	44.9	52.1	0.3	0.3
Tertiary	19.2	26.2	18.4	35.7
Not attending	35.9	21.7	81.5	63.2
Total	100	100	100	100

Source: The Transition from Education to Work Survey (Australian Bureau of Statistics 1999g, 2002f).

in living alone has barely changed among men in their early twenties, those in their late twenties are much more likely to be living with their parents in 2001 than they were in 1981 (Table 12.2). In 1981, 13.1 per cent of men in their late twenties were living at home but by 2001 this had increased to 20 per cent – a 53 per cent increase. The increase in young women staying at home has been even more pronounced. In 1981, 25.6 per cent of women in their early twenties were still living at home. By 2001 this had increased to 34.2 per cent – a 34 per cent increase. Among women in their late twenties the percentage living with their parents doubled from 5.7 per cent in 1981 to 11.7 per cent in 2001.

These figures also highlight that the transition out of the parental home comes earlier for women than for men. In 2001, 44.1 per cent of men aged 20-24 and 20 per cent of men aged 25-29 were still living at home compared to 34.2 per cent and 11.5 per cent for women of the same age. The reasons for

this difference are related to the younger age at which women typically begin to cohabit or marry.

There are a number of reasons for the increasing delays in finally leaving home. One factor is that more young people are staying at school longer and going on to tertiary education (Table 12.3). Other factors include delays in marriage, delays in entering the full time labour force and the associated financial dependence, and the sharp increases in housing costs (p. 275). These factors both reduce the need to leave home and reduce the capacity of many young adults to set up their own households.

Are young people studying longer?

Increasingly, young people are spending their early adult years obtaining further education after they leave school. This extended period of education can both delay other transitions such as becoming economically independent, leaving home, obtaining full time work, achieving financial independence and finding a partner and having children.

In recent years more young people are staying on at school and then going on to further education. Participation rates in both school and further education have increased sharply since the mid 1980s (Table 12.3).

- Between 1987-2000 the percentage of 15-19 year olds at school has increased by seven percentage points from 45 per cent to 52 per cent.
- Participation in higher education has been even more marked. Among 15-19 year olds, tertiary participation has increased from 19 per cent to 26 per cent. Among 20-24 year olds participation has almost doubled from 18.4 per cent to 35.7 per cent.
- The flip side of these trends is that the percentage of 15-19 year olds who are not involved in education has declined from 36 per cent to 22 per cent and for 20-24 year olds has declined from 82 per cent to 63 per cent.

These changes have taken place over a very short period – just 13 years. It is almost inevitable that

Table 12.4 Labour force participation by educational participation 15-24 year olds, 2001

Labour force participation	Age group					
	15-19			20-24		
	Attending educational institution					
	Full time %	Part time %	Not attending %	Full time %	Part time %	Not attending %
Employed full time	0.7	79.3	40.0	3.8	75.5	67.2
Employed part time	38.4	11.8	26.2	49.1	17.5	14.9
Unemployed	8.4	6.0	21.7	6.5	3.3	13.1
Not in the labour force	52.5	3.1	12.1	40.6	3.9	4.8

Source: The Transition from Education to Work Survey. Figures derived from Australian Bureau of Statistics (2002f).

such sharp changes will have consequences for other aspects of the lives of young people and their capacity to make other transitions that parents and others frequently associate with being a “real adult”.

How many students combine work and study?

Consistent with the general blurring of sharp transition points in the move to adulthood is the way in which many young people combine work and education. Many young people are both students and workers.

Of young people who are studying part time the large majority are employed full time (Table 12.4). In 2001, of 15-19 year olds studying part time almost 80 per cent were working full time and three quarters of 20-24 year olds studying part time were working full time.

Of those studying full time, many work part time (Table 12.5). Over half (53 per cent) of all full time students aged 20-24 were working part time (49 per cent) or full time (4 per cent).

The pattern of combining work and study among full time tertiary students shows in bold relief the extent to which these two elements of the transition to adulthood overlap (Table 12.5). In 2003:

- Of full time tertiary students aged 18-21 only a quarter were not also in the labour force.
- Of full time students aged 22-24 only a third were not in the workforce.
- The most common arrangement is for full time students to work part time.
- Of those tertiary students aged 18-24 around 10 per cent were actively looking for work but have not found any.

Are young people fully employed?

Between the ages of 15-24 there is a movement of young people into the labour force. This is a movement that takes place gradually over the ten year period rather than at a single, definable point.

In 2002, among the youngest age group (15-17) almost half (45.4 per cent) were not in the labour force – they were mainly still at school. Another substantial group were working part time (35.1 per cent) and the bulk of these would also have been at

Table 12.5 Labour force participation of full time tertiary students, 2002

	15-17 %	18-19 %	20-21 %	22-24 %
Employed full time	3.2	9.4	12.6	12.2
Employed part time	42.4	54.4	51.7	41.8
Unemployed	17.1	10.3	7.9	10.6
Not in labour force	37.3	25.9	27.8	35.4

Source: Labour Force Survey, December 2002 (Australian Bureau of Statistics 2003j).

Table 12.6 Labour force participation of 15-24 year olds, 2002

	15-17 %	18-19 %	20-21 %	22-24 %
Employed full time	8.0	33.7	46.6	59.6
Employed part time	35.1	35.9	28.9	17.2
Unemployed	11.4	10.5	8.1	7.1
Not in labour force	45.4	19.9	16.4	16.0

Source: Labour Force Survey, December 2002 (Australian Bureau of Statistics 2003j).

school. However, the percentage who were not in the labour force at all drops sharply as young people grow older, for example, among 18-19 year olds just 20 per cent were not in the labour force. This drop is largely accounted for by a substantial increase in the full time labour force participation of 18-19 year olds from 8 per cent among 15-17 year olds to 33.7 per cent (Table 12.6).

Full time employment rates increase as young people grow older. By the time they reach 22-24 when many will have finished post secondary education, 60 per cent worked full time.

Part time employment is an important part of the transition of young people into the labour force. About a third of 15-19 year olds work part time. This rate then declines among 20-21 year olds (29 per cent) and 22-24 year olds (17 per cent) as their rate of full time work increases.

Are young people financially independent?

An important marker of adulthood is to become less financially dependent on parents and to be

Table 12.7 Gross weekly income by age group and gender, 2001

	Male				Female			
	15-19	20-24	25-29	30-34	15-19	20-24	25-29	30-34
Below \$199	76.4	27.4	13.9	11.1	80.3	28.9	22.3	27.6
\$200 - \$499	20.5	36.3	22.2	18.6	17.9	41.9	32.0	33.2
\$500 - \$699	2.3	21.8	25.2	21.8	1.4	20.2	20.8	15.9
\$700 - \$999	0.5	11.1	23.7	24.2	0.2	7.7	17.9	13.8
\$1000 or more	0.3	3.4	15.1	24.3	0.1	1.2	7.1	9.4

Source: 2001 Census (Australian Bureau of Statistics 2002c).

Table 12.8 Receipt of regular income from parents by age group

Parents	15-17	18-19	20-21	22-24	25-29	30-34
Per cent receiving regular income from parents	38.2	23.2	18.6	8.4	3.4	1.0
Mean annual income from parents (of those receiving)	\$1,030	\$2,207	\$2,873	\$7,652	\$6,073	\$6,823
Mean annual income from parents (of age group)	\$384	\$493	\$525	\$642	\$201	\$63
<i>N</i>	778	466	429	584	1211	1407

Source: HILDA, 2001 (FaCS 2002a).

able to manage financially on one's own. This transition to financial independence, however, can take many years.

Are young people mainly low income earners?

It is hardly surprising that younger age groups are disproportionately found among the lower income groups. This is partly because of the level of youth wages and the fact that many young people are either working part time in low paid jobs or have not accumulated sufficient work experience to attract higher salaries. These factors can affect the capacity of younger people to become financially independent adults.

Table 12.7 shows that the higher the age group the lower the percentage that are in the lowest income group. For example, in 2001, three quarters of 15-19 year olds earned below \$199 per week compared to around a quarter of those in their early twenties and 14 per cent of those in their late twenties.

The reverse is true among higher income earners. For example, in 2001 just 2.3 per cent of 15-19 year old males had a weekly gross income of between \$500-\$699. This percentage increased to 22 per cent and 25 per cent of those in their early and late twenties. Although the percentages differ for women, identical patterns prevail.

Where do young people get their money from?

Income and financial support can come from many different sources but for younger people will predominantly come from parents¹, government, and labour market earnings of themselves and/or their partner. During the transition to adulthood young people may obtain income from all four sources at once but the transition will involve decreasing reliance on parents and increasing self reliance. Government benefits can be part of the

transition from parental to self support.

How much financial support do parents provide?

Parents support young adults financially in many ways. These include free or subsidised accommodation, purchase of goods and services, and regular gifts and less /or income. It is difficult to obtain information on the extent of the various forms of assistance. However the HILDA survey indicates the percentage of people obtaining regular income from their parents (Table 12.8). Not surprisingly, this shows a steady reduction of dependence on parents as a regular source of income as young people get older. Of those aged over 20, only a relatively small proportion received regular income from their parents. Of those aged 20-21, 19 per cent received such support but by the time they were aged 22-24 just 8 per cent received regular income from parents. The level of income provided by parents was relatively modest. While those aged over 22 who received regular income from parents received an average of over \$6000 per year, very few young people in these age groups received any income from their parents.

What government benefits are provided to young people?

Government income support is a much more common source of income for young people than are parents – especially from the age of 18 onwards (Table 12.9). Of those aged 18-21, almost 30 per cent received government income support, while about 20 per cent of those aged 22-29 received government income support. As young people grow older they become less likely to receive government benefits and are more likely to be generating their own income. While young people aged 15-19 receive income support from parents and government, this changes in the early twenties away from

Table 12.9 Receipt of government benefits by age group, 2001

Government benefits	16-17 %	18-19 %	20-21 %	22-24 %	25-29 %	30-34 %
Receives a government benefit	26.4	28.1	32.1	21.7	19.3	16.4
Youth Allowance	18.8	18.1	18.7	4.2	na	na
Austudy	6.4	3.4	2.1	1.7	2.0	0.9
Newstart	0.2	2.7	4.4	7.6	4.2	2.6
Parenting Payment	0	2.1	5.1	5.6	8.9	7.6
<i>N</i>	515	474	433	590	1197	1399

Source: HILDA, 2001, release 2 (FaCS, 2004).

support by parents to support from government and then to self support. The transition to financial independence involves a handing over of responsibility from parents to government to self.

While government benefits are accessed by over 20 per cent of those in their twenties the nature of the benefit changes as young people move through their twenties in the transition to adulthood (Table 12.9). In the earlier years Youth Allowance is by far the most common form of government support². Austudy is available to only a small proportion of young people and is largely confined to those in their late teens and early twenties. As young people grow older they become eligible for the types of benefits that stem from adult roles and responsibilities – the Parenting Payment (when they have dependent children) and Newstart which is designed for those who are trying to enter the workforce.

Are young people living in poverty?

Since the transition to adulthood can be extended and unpredictable, it can be a time of financial vulnerability for young people. Incomes are typically lower as young people first enter the workforce or have part time and casual work as they continue with their education. Nor, in many cases do young people have a partner who can compensate financially for the financial ups and downs in their own life.

It should come as little surprise therefore, that some younger people live in poverty. The rates of poverty among young people are higher than for other age groups. The income and housing surveys indicate that among single, non dependent young people aged 15-24, over a quarter experience income poverty (less than half the average income) – a rate that is much higher than the 16 per cent of single 25-64 year olds and the 10 per cent of those aged over 65 (Table 12.10).

Are young people financially stressed?

Higher rates of poverty among younger people do not necessarily mean that they experience greater financial stress. Fewer commitments, living with parents, receiving support from parents and greater flexibility may ameliorate some of the stress that would otherwise be associated with low incomes.

Single People	Per cent
15-24 year olds not at home	27.4
15-24 year old, non dependents at home	27.1
All 15-24 year olds	27.2
25-64 year olds	15.7
65 years and over	9.6
All single people	17.6
Couples without children	8.7
Couples with children	10.8
Lone parents	21.7
<i>All family types</i>	12.7

Source: 1997-98 Survey of Income and Housing Costs, uprated by NATSEM to May 1999 (Harding and Szukalska 2000a).
Note: 15-24 year old single persons do not include 15-24 year olds still dependent on their parents (using the Australian Bureau of Statistics definition of dependent children)

The HILDA survey indicates that younger people (15-19) were more likely than those in their later twenties and early thirties to regard themselves as prosperous or very comfortable. Many of these younger people will still be living at home, be financially supported by their parents and have few financial responsibilities (Table 12.11).

Rates of subjective prosperity decline among those in their twenties and again among those in their early thirties. While a quarter of those aged 18-19 describe themselves as prosperous or comfortable this drops to 18 per cent among those aged 20-21, to 15 per cent among the 22-29 year olds and to 12 per cent among those in their early thirties.

While incomes increase as people move through their twenties and into their thirties so do their financial commitments. Housing costs and marriage and children increasingly lead to greater commitments. Thus while many younger people may have low incomes and are poor, fewer responsibilities mean that the financial stress of this is less than it would be if they had these other responsibilities. The decisions that many young people make to delay purchasing a home, getting married and having children are, no doubt, rational responses to limited and uncertain incomes. These things are deferred until education is completed and income is more certain.

	Age group					
	15-17 %	18-19 %	20-21 %	22-24 %	25-29 %	30-34 %
Prosperous or very comfortable	26.2	24.0	18.1	15.6	15.0	12.0
Reasonably comfortable	49.2	46.9	49.6	52.8	47.0	51.4
Just getting along	22.1	26.2	27.9	26.8	33.6	31.5
Poor or very poor	2.6	3.1	4.4	4.7	4.3	5.2
<i>Total</i>	<i>711</i>	<i>424</i>	<i>387</i>	<i>523</i>	<i>1101</i>	<i>1312</i>

Source: HILDA 2001 (FaCS 2002a).

Table 12.12 Capacity to raise \$2000 quickly

	Age group					
	15-17 %	18-19 %	20-21 %	22-24 %	25-29 %	30-34 %
I could easily raise the money	15.6	20.1	24.6	27.5	31.8	39.8
Some sacrifices	26.2	29.4	26.4	30.6	32.3	30.2
Have to do something drastic	21.5	24.9	26.9	20.8	18.5	14.7
Don't think I could raise the money	36.7	25.6	22.0	21.2	17.4	15.3
<i>Total</i>	<i>698</i>	<i>422</i>	<i>386</i>	<i>520</i>	<i>1098</i>	<i>1307</i>

Source: HILDA 2001 (FaCS 2002a).
Note: respondents could indicate more than one source of \$2000

One way of assessing financial resources and independence is to ask people if they could raise \$2000 quickly. Findings from the HILDA survey show that the capacity of young people to raise \$2000 quickly increases steadily as they move into and through their twenties. Table 12.12 shows that a quarter of those aged 18-19 did not think they could raise the money. This percentage declines the older people are so that by their late twenties only 17 per cent felt they could not raise \$2000. On the other hand, while 20 per cent of 18-19 year olds thought they could easily raise the money the capacity to raise money easily increased as people grew older so that by their late twenties 32 per cent thought that it would be easy to raise \$2000.

In terms of the transition to adulthood the source of any such money is significant. As young people grew older they were less likely to obtain the money from a relative in their household. In part this will be because they were less likely to live with their parents as they grow older. But borrowing from a relative (regardless of whether they are in the same or another household) declines as young people grow older (Table 12.13). For example, 65 per cent of 18-19 year olds would get the money from a relative compared to just 47.2 per cent of 25-29 year olds and just 23.3 per cent of those in their early thirties.

As they grew older young people were much more likely to borrow the money from a financial institution. Just 12.5 per cent of 18-19 year olds anticipated using a financial institution to raise \$2000 in an emergency compared to 30 per cent of 25-29 year olds and 36 per cent of those in their

early thirties. This trend away from obtaining money from relatives (most probably from parents in many cases) and the increased capacity to obtain loans suggests a growing financial independence that emerges as people move through their twenties and into their early thirties.

Are young people becoming more financially dependent?

Schneider (1999) has examined changes in financial dependency among young people since the early 1980s. She defines financial dependency in terms of the percentage of young people living below the poverty line³.

Overall there was a 12 per cent increase in financial dependency between 1982-1996 of men and women aged 15-24 (Table 12.14). This increase in dependency has mainly occurred among young men and women aged 15-20. Among the 15-17 year olds financial dependence has grown so that by 1996 virtually all (96 per cent) of young men and women of this age were financially dependent. In the 18-20 year old age group financial dependence has grown most sharply. Among young men it has grown from 37 per cent in 1982 to 61 per cent in 1996. For young women it has similarly increased from 40 per cent to 62 per cent.

Those aged 21-24 have shown no increase in financial dependency. Schneider (1999) demonstrates the link between the increase in financial dependence on the one hand and rising rates of educational participation and lower wages for young, full time employed people on the other hand.

Table 12.13 Source of obtaining \$2000

	Age group					
	15-17 %	18-19 %	20-21 %	22-24 %	25-29 %	30-34 %
Use savings	49.4	54.5	50.5	59.5	56.3	56.9
Borrow from a relative who lives with you	38.2	34.2	26.2	18.0	8.8	4.7
Borrow from a relative who lives elsewhere	23.3	30.7	38.5	38.8	38.4	28.6
Borrow from a friend	13.0	15.4	14.9	12.0	10.3	8.0
Borrow from a financial institution	8.1	12.5	15.9	25.7	29.9	36.4
<i>Total</i>	<i>468</i>	<i>319</i>	<i>309</i>	<i>417</i>	<i>914</i>	<i>1114</i>

Source: HILDA 2001 (FaCS 2002a).

Table 12.14 Financial dependency by gender, 1982-1996

	Males				Females			
	15-17 %	18-20 %	21-24 %	Total %	15-17 %	18-20 %	21-24 %	Total %
1982	78	37	24	42	80	40	36	49
1986	85	32	20	44	87	43	34	53
1990	91	42	23	49	92	52	32	56
1995-96	96	61	27	56	96	62	33	59

Source: Schneider (1999).

Are young people delaying marriage and children?

Extended education, delays entering the full time labour force and consequent financial dependence are associated with changing patterns of family formation.

Are young people delaying partnering and marriage?

Recent years have seen an increase in the percentage of young men and women living without a partner. These changes were especially sharp between 1986-1996 but have been more modest since 1996 (Table 12.15). Between 1986-2001, those in their early twenties who were unpartnered increased from 80 to 87 per cent for males and from 61 per cent to 76 per cent for females. Among those in their late twenties the comparable rise in being unpartnered increased from 47 per cent to 59 per cent among males and from 33 per cent to 47 per cent among females.

Do these changes suggest that there is a growing rejection of partnering among younger people?

Evidence from Australian studies suggests not. The young cohort of 18-23 year olds from the Women’s Health Survey indicate that 85.4 per cent of these women aspired to marry and a further 10.6 per cent aspired to a relationship other than marriage. The remainder were unsure of their aspirations in this regard (ABS 1996b).

The Australian Temperament Project also indicates an intention to partner (Smart 2002). This particular long term study has tracked children for 18

Table 12.15 Changes in levels of being unpartnered, 1986-2001

Age	Female			Male		
	1986 %	1996 %	2001 %	1986 %	1996 %	2001 %
20-24	61	73	76	80	85	87
25-29	33	43	47	47	57	59

Source: 1986, 1996 and 2001 Censuses. 1986 and 1996 figures are derived from tables in Birrell and Rapson 1998 which are based on special 1996 Australian Census matrix tables. 2001 figures from 2001 Census, supplied by Birrell and Rapson.

years since they were born. At the age of 17 and 18 they were recently asked if they intended to form long term relationships and to marry. Results indicate a high degree of intention to enter into long term relationships and into marriage. Most of the females (84 per cent) hoped to have formed such a relationship within the next five years and a further 10 per cent within six to 10 years. Of the males, 78 per cent hoped to form such a relationship within five years and 12 per cent within six to 10 years. Virtually no-one said that they did not aspire to such a relationship (Figure 12.3). Similarly, most hoped to marry but at a considerably older age than when they first formed a long term relationship. Only 11 per cent of these 17 and 18 year old women hoped to marry within five years; a further 59 per cent within 6-10 years and a further 17 per cent in 11 or more years. Ten per cent had not thought about whether they hoped to marry but just 4 per cent said they did not want to marry. Similar patterns applied among the young

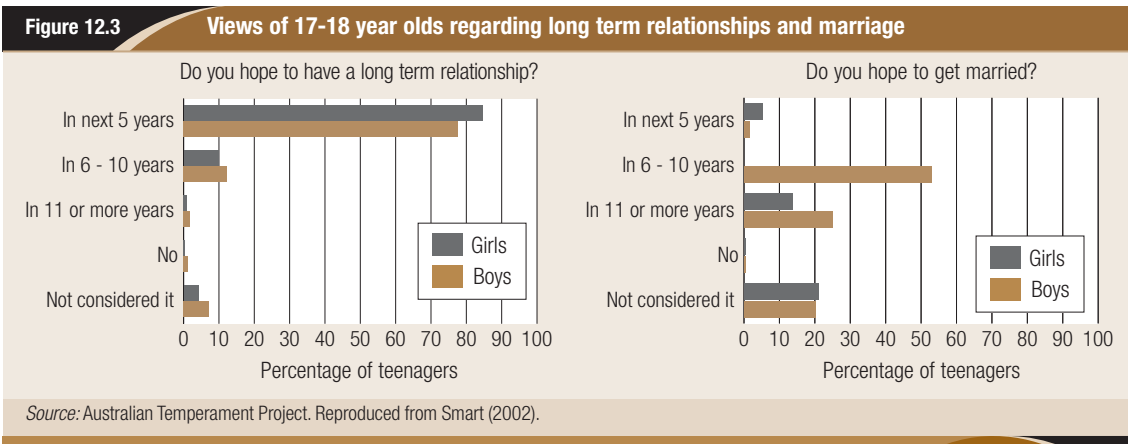
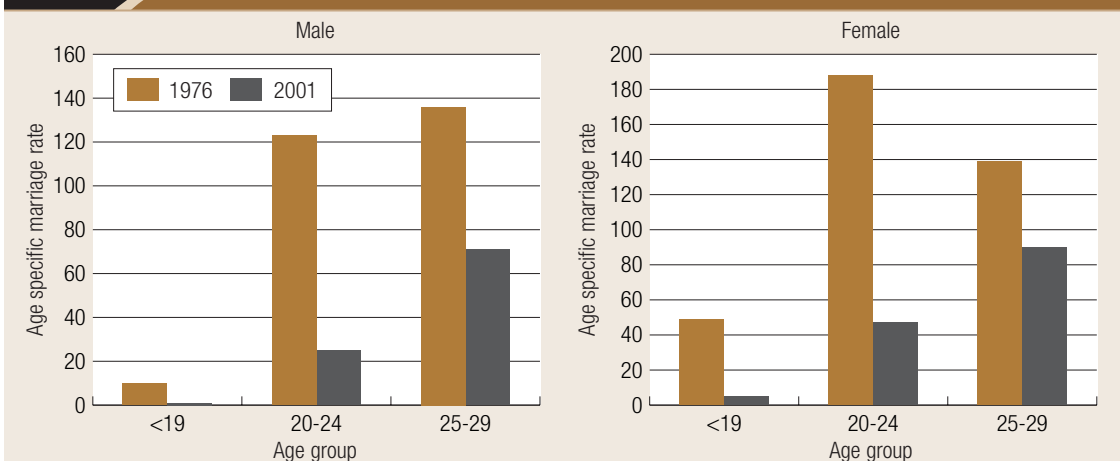


Figure 12.4 Age-specific first marriage rates (ages 15-29) 1976-2001



Source: Derived from Marriages and Divorces (Australian Bureau of Statistics 2002d).

men, except that they hoped to marry at slightly later age than the young women.

The point that stands out most sharply from these results is that relationships and marriage remain sought after goals for young people.

The age at which young men and women are marrying has been steadily increasing since the mid 1970s. In 1970 the average age at which men first married was 23.3 years. By 2001 this had increased to 29 years. The comparable increase for women is from 21.1 years to 27.1 years (p. 164-66).

The extent of change in the age at which men and women marry can be seen most sharply in changes in the age specific first marriage rates of young people. Age specific first marriage rates indicate the number of people in a particular age group who marry in a given year for every 1000 never married people in that age group.

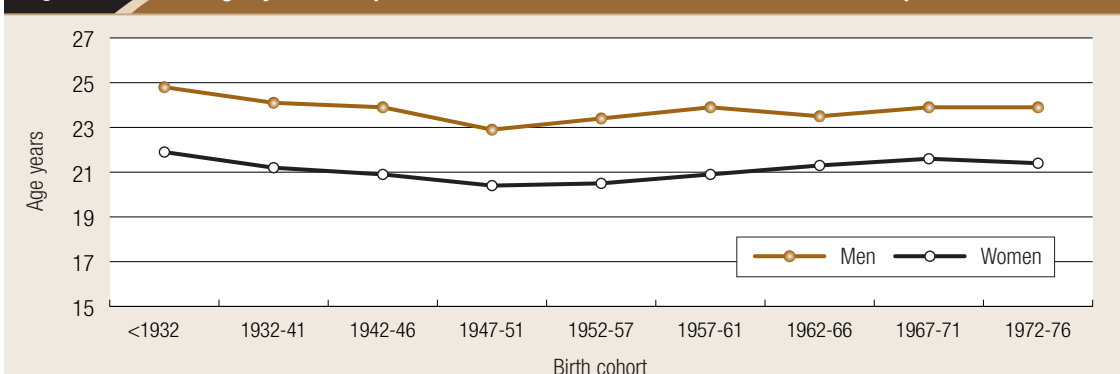
In 1976, 123 out of every 1000 never married men aged 20-24 married. In 2001, this figure had dropped to just 23.1 per 1000. For those in their

late twenties the rate halved from 135 in 1976 to 66.5 in 2001. A similar rate of decline occurred among women (Figure 12.4).

It is unlikely that this change in the age of first marriage is simply a result of extended education and delayed labour force entry. Many other changes have taken place that are associated with the deferral of marriage. These include the increased acceptability of cohabitation, greater acceptance of having children without being married and changing values and priorities.

However, it is important not to overstate the extent of these changes. While the age at which young men and women first marry has increased there has been nowhere as much change in the age at which they first partner. Figure 12.5 reports the trends in the age at which 50 per cent of young people have formed their first live-in relationship. Of those born before 1932, half had formed their first live-in relationship (almost always marriage) by the time they were 24.8 years old (men) or 21.9 years old (women). The age of first partnering then

Figure 12.5 Age by which 50 per cent of birth cohort had formed a live-in relationship



Source: HILDA, 2001 (FaCS 2002a).

Note: not all those who had formed a live-in relationship by a particular age will still be in that relationship. These figures do not mean that 50 per cent of people are currently partnered by the ages indicated in the figure

gradually declined among those born between the depression and the end of World War II and then increased a little among those born after 1950. Of those born in the early 1970s half had partnered by the age of 23.9 years (men) or 21.4 years (women). In other words, although the age of first marriage has changed, the increasing rates of premarital cohabitation has meant that there has been little change in the age at which people first partner.

What has changed is the nature of this first relationship. While we cannot tell from these statistics what these cohabiting relationships mean to those involved, the rise in premarital cohabitation can be interpreted as a change in the way in which young people make the transition to marriage. Cohabitation, especially cohabitation that leads to eventual marriage, can be viewed as part of the broader change in the transition to adulthood in which the transition is extended and blurred.

Figure 12.6 indicates that, in 1996, while 62 per cent of those in their early twenties had never had a live-in relationship this percentage rapidly declines as they move through their twenties. By their late twenties just over a quarter have never had a live-in relationship and by their early thirties this percentage declines further to just 15 per cent.

There can be little doubt that we have witnessed a radical change in the way in which men and women make the transition to marriage. Prior to the 1970s very few couples lived together before marrying. This began to change in the early 1970s when 16 per cent of couples cohabited before they married. This rate has steadily climbed so that by the late 1990s, 66.6 per cent of those marrying had lived with their partner beforehand. (Figure 12.7).

While cohabiting has become the norm, young people are likely to convert their cohabiting relationships into marriages as they grow older (p. 152).

Most teenage couples (83 per cent of teenage men in a couple relationship and 82 per cent of women in a couple relationship) cohabit rather than marry. This

Table 12.16 Relationship type by age group and gender, 2001

	Male			Female		
	15-19 %	20-24 %	25-29 %	15-19 %	20-24 %	25-29 %
Married	17.0	33.2	62.2	18.1	43.2	70.2
Cohabiting	83.0	66.8	37.8	81.9	56.8	29.8
Total	100	100	100	100	100	100

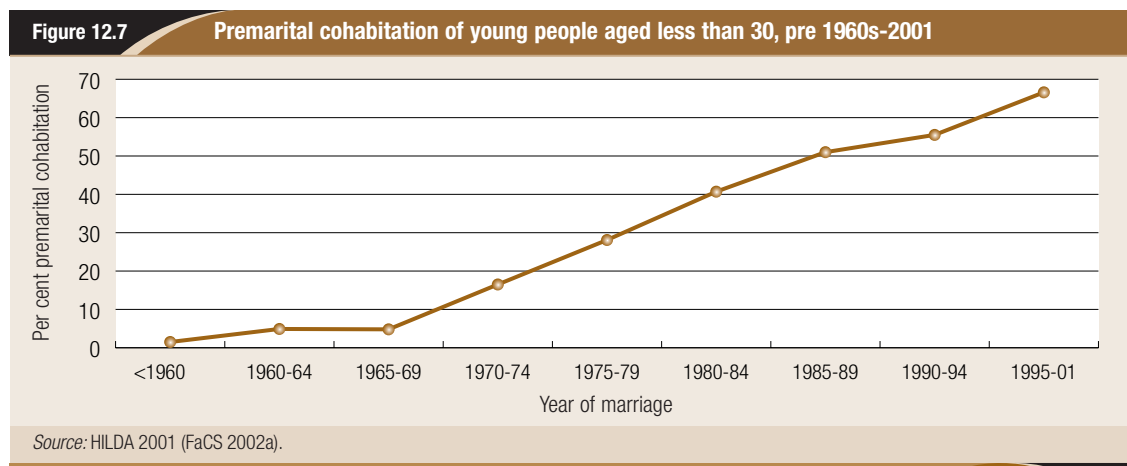
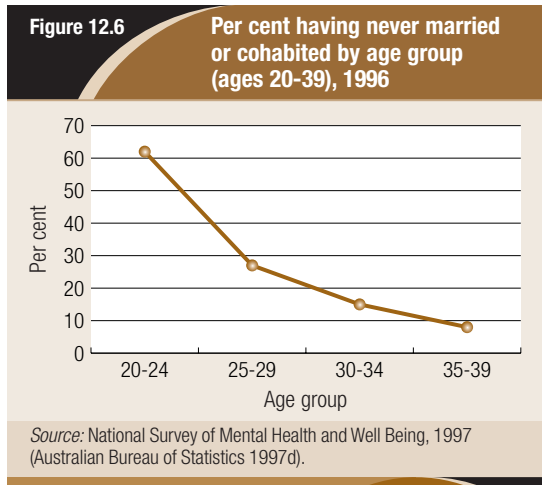
Source: 2001 Census (Australian Bureau of Statistics special data cube).

remains true, but less so, among couples in their early twenties. Two thirds of partnered males and 57 per cent of partnered females in their early twenties were cohabiting in 2001. However, by the time people reach their late twenties this pattern reverses so that 62 per cent of partnered men and 70 per cent of partnered women were married – only a minority were cohabiting (Table 12.16).

Have young people stopped having babies?

As well as delaying marriage men and women are delaying having children.

- In 2000, of all first births, 30.5 per cent were to women aged 15-24 – a decline from 37.3 per cent in 1993 (AIHW 2003a).



- In 1986, two thirds of women aged 20-24 had not had a child: by 1996 this figure had risen to more than three quarters (76 per cent) (ABS 2001a).
- In 1986, 40 per cent of women in their late twenties (25-29) had not had a child: by 1996 this percentage had increased to 53 per cent (ABS 2001a).

The deferral of children is also reflected in changes in age-specific fertility rates. These rates indicate the number of children born for every 1000 women in a specific age group. The decline in fertility has been especially sharp among women in their early twenties. In 1960 there were 220 births for every 1000 women aged 20-24. This has declined steadily over the years so that by 2002 there were just 55.5 births per 1000 women aged 20-24 (Figure 12.8).

Fertility rates have also fallen, but not as dramatically, among women in their late twenties. The fertility rate of these women has halved from 216 per 1000 in 1960 to 104.2 in 2002.

While some of this decline in age-specific fertility reflects an overall drop in fertility it also indicates a delay. Information reported elsewhere (Chapter 14 and de Vaus, 2002) shows that fertility rates have not declined in the same way among those in their thirties (p. 198-99).

Despite the decline in fertility and the delays in having children, young people generally still aspire to parenthood. The cohort of 18-23 year old women from the Women's Health Study indicated that less than 8 per cent wanted to remain childless – 80 per cent wanted two or more children (Bryson et al. 1999). The Australian Temperament project asked 17 and 18 year old young men and women about their aspirations to have children (Smart, 2002). Overwhelmingly, both young men and young women wanted to have children at some point. Although 12 per cent of these young women said they had not thought about whether or not they wanted children just 5 per cent indicated that they did not want to

have children. Among the young men 22 per cent said they had not thought about the issue but just 3 per cent indicated that they did not want to have children. The vast majority of these young women (83 per cent) and men (75 per cent) said they wanted children. Most wanted to wait until their late twenties before they had their first child.

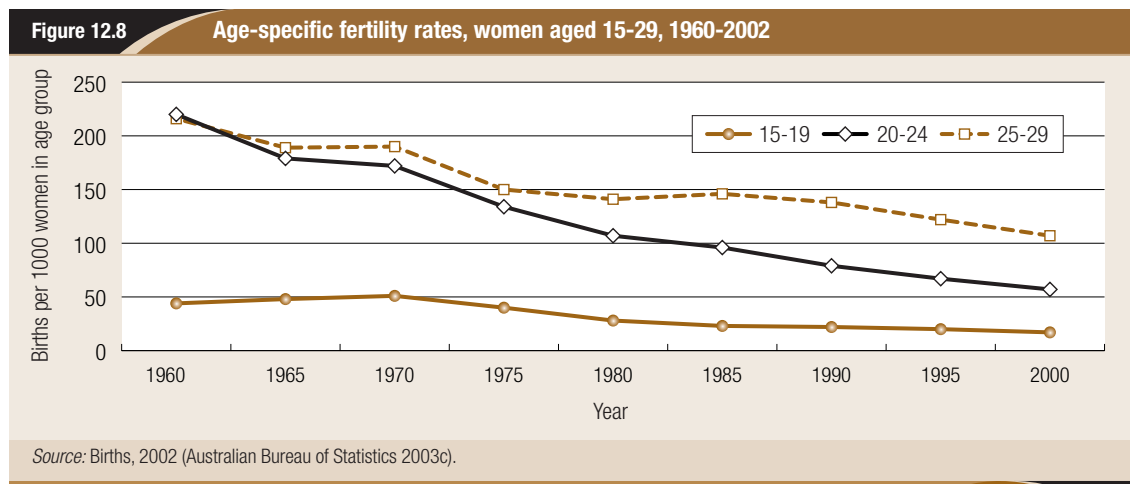
In other words, children were still on the agenda for most young men and women but they wanted to have children at a later age than did the generation before them.

Are young people delaying buying homes?

In a country where 71 per cent of householders own or are purchasing their own home (ABS 2003n), buying a home has traditionally been an important marker of adulthood and remains an aspiration of the vast majority of Australian men and women. For a number of reasons, entry into home ownership has become more difficult (especially on a single income) and is increasingly being delayed. The delays are due to a combination of factors including extended periods of training, delays in obtaining a steady job, deferral of marriage, competing priorities such as travel and the increasing cost of housing.

Whatever the combination of reasons the trend to delay entry into home ownership is unmistakable. Figure 12.9 indicates the decreasing proportion of people who had entered home ownership by the age of 26. In the late 1950s, two thirds of people were purchasing a home by the time they were 26 years old. By 1961-65 this percentage declined to around 60 per cent and remained stable until 1975. Thereafter, as economic circumstances became more difficult, entry into home ownership by the mid twenties declined sharply so that just 20 years later less than a third (31 per cent) of people were buying a home by their mid twenties (Stone 1998).

While young people are less likely to be buying a home by their mid twenties, there is nevertheless a rapid rise in home ownership as young people move through their early twenties. The Longitudinal Study



of Australian Youth (Hillman and Marks, 2002) has tracked the changes of home ownership among cohorts of young people in their early twenties

Table 12.17 shows that, for the 1975 birth cohort, home ownership increased steadily from the age of 20 through 25. However, the same table shows that the levels of purchasing at each age was substantially lower in the 1975 cohort than for the cohort that was born just 10 years earlier. However, it does not appear from these figures that the delays into home ownership have been delaying young people in their early twenties from leaving home. Instead of purchasing they are renting. The decline in home ownership of the 1975 cohort is mirrored by an increase in renting. The percentage of young people either renting or buying in the 1975 cohort is at least as high or higher than for those in the 1965 cohort.

Why the delay in purchasing a home?

The Longitudinal Study of Australian Youth (Hillman and Marks, 2002) has shown that the most important reason for delaying home ownership is the delay in marriage. This study shows that, in general, married young men and women were between two and four times more likely than their unmarried counterparts to own a home. For example, in the cohort born in 1970, married males aged 20-25 had a home ownership rate 4.7 times higher than their unmarried counterparts.

The link with marital status is unsurprising. Marriage both promotes the need for a home independent of parents and friends and can increase the capacity to purchase a home. It is estimated that most households require two incomes to enter into home ownership. This means that many people simply cannot afford to purchase a home until they are in a stable partnership in which there are two incomes from which to pay a mortgage.

In the past, employment has had a strong impact on home ownership among young people but this seems to be becoming less important – especially

Table 12.17 Housing tenure between age 20-25, 1965 and 1975 birth cohorts

Age	1965 birth cohort		1975 birth cohort	
	Rent %	Buying %	Rent %	Buying %
20	22	6	28	3
21	28	9	31	6
22	17	8	36	9
23	31	21	40	13
24	32	26	47	18
25	33	33	41	28

Source: Longitudinal Study of Australian Youth (Hillman and Marks, 2002).

among young men. Employed young men born in the 1960s were between two and four times more likely than their not employed counterparts to own a home. However, for young people born in the 1970s (and thus in their twenties in the 1990s) being employed made no significant difference to their chance of owning a home. This suggests that in more recent times young men are delaying purchasing a home despite having a job. This is possibly because of delays in partnering, insecure first jobs or the desire to spend their income in other ways.

The evidence in Table 12.17 shows a decline in home ownership at age 25 from 33 per cent among the 1965 birth cohort to 28 per cent among the 1975 birth cohort. This decline is not as substantial as might have been anticipated given some of the other trends indicated above. Furthermore, it appears that by the time young people are in their early thirties they have “caught up” to the levels of home ownership in previous generations (McDonald 2004). In other words, it appears that home ownership is being delayed rather than declining.

Is youth suicide still increasing?

The transitions to adulthood have changed and become more drawn out, less certain and left more up to individuals to shape their own pathway into adulthood. One of the alarming changes that has

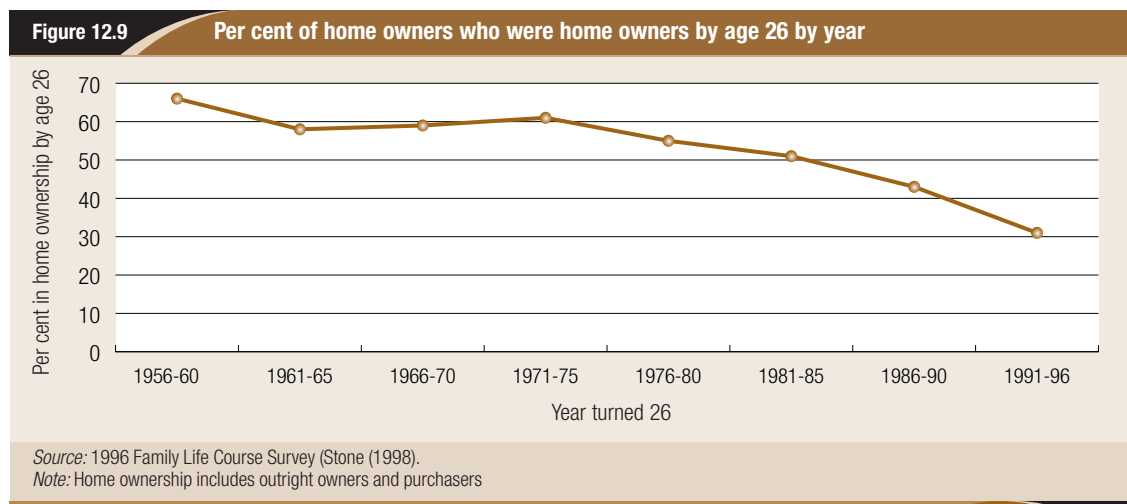
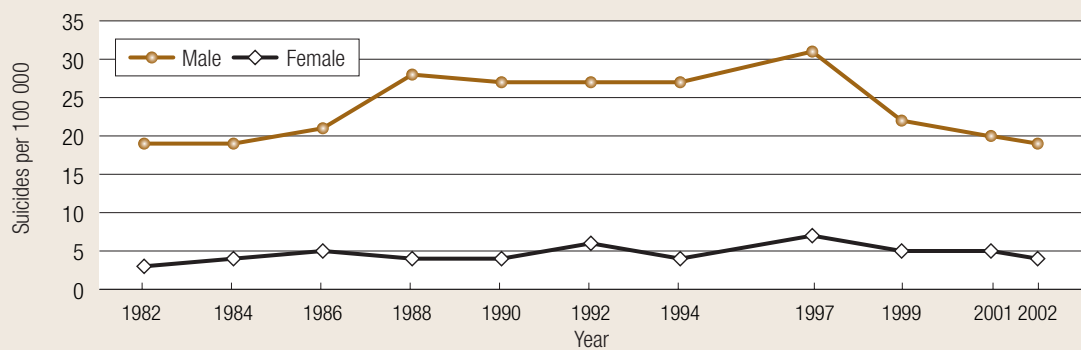


Figure 12.10 Youth suicide rate ages 15-24, 1982-2002

Source: Australian Bureau of Statistics (2000c, 2003h, 2003i).

accompanied these transitional changes has been the suicide rate among young males since the early 1980s. Prior to this increase, suicide rates of young people aged 15-24 were considerably lower than most other age groups. In the 1980s these rates began to rise sharply among young males and by the late 1980s had reached the same levels as older males.

Between 1982 and 1988 the youth suicide rate rose from 19 per 100,000 males aged 15-24 to reach 28 per 100,000 in 1988. This rate stabilised until the mid-1990s and then rose again to peak at 31 per 100,000 in 1997. Since peaking in 1997, the male

youth suicide rate has declined steadily and sharply and by 2002 had returned to the rates seen in the early 1980s (Figure 12.10).

We cannot be certain as to why the suicide rates of young men have declined since 1997 and we cannot be sure that the recent decline will persist. Part of the reason for the decline may be that, as the suicide rates increased, more attention has been paid to the problem (for example, National Youth Suicide Strategy). This awareness may have led to better interventions to support young men through the difficulties that led to their suicide.

Endnotes

- 1 Income as reported by young people in the Census is unlikely to include income from parents.
- 2 Eligibility for the Youth Allowance ceases at age 25.
- 3 Dependence is inferred rather than directly measured. It is inferred by comparing the independent income of a young person with that deemed to be necessary for independent living at a very low standard of living (Schneider, 1999, pp 20-22).

Highlights

- The transition to conventional adult roles appears to be increasingly delayed among contemporary young people.
- At the same time there is little evidence that young people are rejecting the traditional markers of adulthood (completing education, working, partnering, childbearing and aspiring to home ownership).
- More young people, especially those in their twenties, are staying at home longer and returning for at least some time to live with their parents.
- Young people are staying at school and in further study for longer.
- Many young people combine study and work, making the transition from study to work a rather blurred transition.
- Young people have a high proportion of low income earners.
- Throughout the late teenage years and throughout the twenties young people show a move from financial dependence on parents, to dependence on government to self sufficiency.
- Relatively high proportions of young people live in poverty but levels of financial stress tend to be lower among younger people than those in their late twenties and early thirties.
- Younger people are delaying marriage and having children but nevertheless show high levels of intention to marry and have children.
- While marriage is being delayed, young people are forming their first live-in relationship at much the same age as in the past.
- Compared with young people before the mid 1970s, today's young people are delaying entry into home ownership.
- After rising sharply between 1986-1997, male youth suicide has returned to 1986 levels.