



# Turning 21

Life chances and  
uncertain transitions

Life Chances Study stage 10

Janet Taylor, Joseph Borlagdan  
and Malita Allan

2012



Brotherhood  
of St Laurence

Working for an Australia free of poverty

The Brotherhood of St Laurence is a non-government, community-based organisation concerned with social justice. Based in Melbourne, but with programs and services throughout Australia, the Brotherhood is working for a better deal for disadvantaged people. It undertakes research, service development and delivery, and advocacy, with the objective of addressing unmet needs and translating learning into new policies, programs and practices for implementation by government and others. For more information, visit <[www.bsl.org.au](http://www.bsl.org.au)>.

The authors are Janet Taylor, Senior Researcher, Joseph Borlagdan, Research Manager, and Malita Allan, Research Officer, in the Through School to Work transition team in the Brotherhood's Research and Policy Centre.

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## Abbreviations

HECS	Higher Education Contribution Scheme
NESB	non-English speaking birthplace
TAFE	Technical and Further Education
VCAL	Victorian Certificate of Applied Learning

## Summary

Traditionally, the transition from school to work has been important for young adults, and turning 21 was recognised as the marker of adulthood in Australia, when young people had jobs—and even families of their own. Social and economic changes over the past 30 years or so have made the transition from school to work more complex and less clear-cut. This report documents the factors that shape the lives of 123 young participants in the Life Chances Study, as they turn 21.

### Key points

- **Stereotypes about young people obscure the diverse and complex lives of 21-year-olds.** This diversity is shaped by family income, gender, ethnic background and resources. The 21-year-olds included university and TAFE students, full-time and part-time workers, young parents and jobseekers. Many were both studying and working.
- **Those with fewer resources were more likely to identify as adults.** They faced challenges that those with more resources could avoid. While some welcomed adulthood, others felt the burden of responsibilities.
- **21-year-olds continued to rely on their families for advice, and emotional and financial support.** The unequal access to resources reinforced inequalities because even though most had jobs, many still relied on their parents' financial support—if they could.
- **Disadvantage need not be intergenerational.** Disadvantage or advantage persisted for some families, but not for all. Childhood in a low-income family did not necessarily condemn children to continuing disadvantage.
- **Definitions of a 'successful' transition must take into account young people's multiple activities and their wellbeing.** Most 21-year-olds aspired to full-time employment. In this study, most of those who did not have a job and were not studying or in training had caring duties or mental health issues. Labelling these young people as 'disengaged' does not sufficiently capture their level of activity or wellbeing.
- **Transitions for 21-year-olds are uncertain, but the social and economic resources needed to address this uncertainty are not evenly distributed.** Those from high-income backgrounds with strong social supports had greater 'choice' while negotiating their pathways than those from lower income backgrounds.
- **Policies need to address multidimensional disadvantage.** The findings have implications for addressing socioeconomic inequalities as well as for targeted career and vocational guidance.

### Background

The Life Chances Study is a unique longitudinal study initiated by the Brotherhood of St Laurence in 1990 to explore the impacts of family income and associated factors on children over time. It commenced as a study of 167 infants born in inner Melbourne and has followed the families as they have moved elsewhere.

In stage 10 of the study we surveyed 123 young people and their parents to see how they were dealing with the important transitions towards adulthood. We also undertook 25 interviews to explore their situations in more depth.

## The research

### Family background and reflections on growing up

*Family income:* The 123 young people fell into three family income categories: 25 per cent low income, 35 per cent medium income and 40 per cent high income. There was both continuity and change over the 21 years: over half (58%) of the families who had been on low incomes at the start of the study were still in the low income group 21 years later; over a third (38%) of medium income families were still in this category; and 70 per cent of those who started on high incomes remained on high incomes.

The young people generally told positive stories about the impact of their family finances, with some from all income groups saying it had little effect on their growing up. Some who had deprived childhoods told how they had learned how to manage money carefully or become independent. However, closer attention suggested that they struggled to appear ‘not bothered’ by missing out as children.

*Ethnic background:* Young people who were not of ‘Anglo-Australian’ background were very aware of their ethnicity, while Anglo-Australians were not. Some from Asian and Middle Eastern backgrounds felt the pressure of being ‘different’ at school or at work and also of managing study and family obligations.

### A profile of the 21-year-olds

*What were the 21-year-olds doing?* Most of the 123 young people were studying and/or working. Many combined several activities, including studying, working and looking for work. The four categories of main activity were: university (50%), TAFE (10%), full-time employment (27%) and ‘other’ (13%). The ‘other’ group included those looking for work and those not in the workforce because of childcare responsibilities or illness.

*Health and wellbeing:* While most of the 21-year-olds reported good health and satisfaction with their lives, 19 per cent reported recent mental health problems, mainly anxiety and depression. Most said that they would turn to parents or friends for help if needed, while a few had used support services such as counselling, with mixed results.

*Financial support:* Eighty per cent of the 21-year-olds earned some 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 (mainly Youth Allowance and Newstart Allowance). While the majority said they had enough money for their needs, fewer young people from low-income families (52%) than high-income families (75%) said this. Expenses also differed according to family income: young people 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. Those from low-income families were much less likely to receive financial assistance from their parents and were more likely to be helping their parents financially.

*Living arrangements:* Almost three-quarters (72%) were living with their parents. The two main reasons given by those living with their parents were convenience and comfort (83%) and financial reasons (73%). Lack of affordable accommodation was an issue both for students and low-wage workers. Housing difficulties, such as poor quality accommodation, high rents and insecure tenure, interacted with other disadvantages and affected young people’s education, employment and wellbeing.

*Adult at 21?* Asked whether they had reached adulthood at 21, 38 per cent replied ‘yes’, 49 per cent ‘yes and no’ and 13 per cent ‘no’. There was a push and pull between independence and dependence, as many young people experienced prolonged education and extended periods of financial dependence on parents. Some from disadvantaged backgrounds had no choice but to undertake the responsibilities associated with adulthood. These young people included some early school leavers, young parents and some from low-income families, particularly those who were providing assistance to a sole parent.

### Transitions and pathways

*The ‘ideal’ pathway:* Most Life Chances participants aspired to full-time employment. While 27 per cent had full-time jobs, most were still in transition, studying or looking for work. For some, their current employment was a means to further education or a better job; and some who were working full-time took up training and development opportunities through their employer. Some students were taking a pathway via TAFE to university. Whether these pathways lead to meaningful work remains to be seen.

*Uncertain transitions:* Many young people were caught between the shifting demands of a precarious labour market and the requirements of education and training, so that their transitions to full-time work were likely to be prolonged. However, those from higher income families with strong social networks were more able to exercise ‘choice’ and flexibility. For other 21-year-olds, detours and shifts in their pathways were more precarious, as plans were made in ‘risky’ contexts.

*Pathway supports to work:* In their transition to work young people sought support from informal social networks of family and friends and from employment agencies. However, they often found a disjuncture between their own aspirations, their qualifications and their advisors’ knowledge of changes in the labour market. In the absence of effective supports, several 21-year-olds, particularly early school leavers, were bearing the burden of risks in training and work as individuals.

*Experiences of tertiary education:* University students from low-income families received financial support from the Commonwealth Government through HECS and Youth Allowance. Although this was appreciated, it was not enough for some students without additional family support. TAFE provided important access to qualifications. For both university and TAFE students, costs of fees and study resources were factors in limiting their choice of courses. Once students enrolled, the daily costs of food and travel were a problem, as well as long travel times and the demands of necessary part-time work, which prevented regular attendance and adequate study time. Some young people also experienced difficulties studying at home and had little contact with teaching staff.

*Balance and wellbeing:* The individual stories showed the struggles of balancing competing priorities of study, work and family commitments. Combining study and work was common for students across the income groups, but proved more difficult for those from low-income families, particularly for those in casual employment, as they had to balance employers’ demands for flexibility with their own need to study. Difficulties in balancing priorities could strain relationships with families they were trying to support. Young parents were caught in the ‘double bind’ of trying to meet their children’s immediate needs and to study to meet their future needs.

*Wellbeing and the 21-year-olds’ pathways:* While full-time work is one ‘outcome’ of a youth transition, a ‘good’ outcome also needs to include the wellbeing of the young person. Examples of good outcomes included two young women who had taken different pathways (an early school leaver and a graduate) who were working full-time and enjoying their lives. An example of a

‘poor’ outcome was a young man who was neither working nor studying, and had mental health problems. For some of the young parents and some of those on long-term holidays, volunteering or developing alternative careers, ‘work or study’ does not seem the most appropriate indicator of a ‘successful’ transition at this stage. The findings suggest also a category of ‘uncertain’ outcomes, including students with courses on hold and new graduates unable to find employment in their area of expertise.

*Intergenerational disadvantage:* The findings highlight the importance of young people’s birth families, both during their childhood and in their current lives as 21-year-olds. Two key aspects are the family’s financial situation and ethnic background. However, while family background matters, it is only one factor in the 21-year-olds’ lives. Disadvantage is not predetermined and policy makers should assume neither that those on low incomes will always stay that way, nor that any individual can improve his or her financial situation unaided.

*Multidimensional disadvantage:* Young people from low-income families experienced the interaction of financial stress with housing problems, stressful family relationships and employment pressures. In turn, this affected their ability to study or to complete courses, and impacted on their health and wellbeing. To provide relevant support for young people facing multiple disadvantages a holistic approach is needed.

## Implications for policy

*Improving adequacy of income support:* There is a strong case to increase the levels of Youth Allowance and Newstart Allowance. Additionally, Centrelink staff need to better engage young people.

*Supporting low-income students at university:* Universities need to consider the barriers posed to students by the costs of transport, textbooks, other resources and on-campus costs, as well as (for some) the travel time. Wide-ranging careers advice is needed for new graduates, as well as for those changing courses mid stream.

*Promoting TAFE opportunities:* A high priority should be the continued funding of high quality public TAFEs, including skilled student counselling services. Fees and other costs should be reduced for students from low-income backgrounds. Subsidised fees should not be limited to qualifications higher than those already gained.

*Increasing transition support:* Young people not engaged in study need access to independent careers advice and support to explore their work and study options. Accessible support services are needed that can take into account the diverse and interacting needs of young people, including mental health needs and special learning needs.

*Improving workforce experience:* To improve the experience of employment for young people, such as those in our study, more support is needed by employers for training young people within the workforce. Increased attention should be given to more sustainable rather than casual jobs for young people.



# 1 Introduction

Turning 21 has been a traditional marker of adulthood and is still widely acknowledged as the start of adulthood in Australian society, although for decades the age of 18 years has been the legal age of majority for many aspects of life. However, many young people are studying well into their 20s, exploring various options, rather than starting full-time work, and/or are continuing to live in their parents' home. This report explores the lives of a diverse group of 123 young people, participants in the Life Chances Study, as they turn 21.

The transition young people make from school to work is a major focus for the Brotherhood of St Laurence's research, policy focus and service provision, as well as being a key policy concern for the federal and state governments. The longitudinal Life Chances Study provides an excellent opportunity to explore the situation of disadvantaged young people making this transition, providing qualitative data, the context of their early life, current family life and the comparison with their more advantaged peers. Unlike many studies of young people in transition, it includes the parents' perspective. While a few young people make the transition direct from school to work, for many the transition involves the intermediate step of tertiary education or training, often while working part-time. This report explores real-life experiences to inform current policy reforms.

## Turning 21 and adulthood

Many aspects of youth identity have been explored by researchers, including consumption, production, the body, music, sexuality, significant others and problem identities (White & Wyn 2004; Wyn & White 1997). Acknowledging that identity is complex, dynamic and situational, our particular focus is identity at 21 and the transition from youth to adulthood, and the relation of this to income, ethnicity and gender.

Generally today in Australia, the age of 18 is when young people are legally deemed to be adult—or independent. When young people turn 18, their parents are no longer legal guardians, young people can marry (or at 16 if they are marrying an 18-year-old), they can vote, they can obtain their driver's licence and they can drink alcohol. However, even the law cannot clearly define an age of transition from youth to adulthood. The current minimum age of employment is different for the states and territories, for example, 14 years in Tasmania and 15 years in Victoria and Western Australia. Changes to Centrelink policy in 2012 have made the age that parents' income ceases to be taken into account for income support payments for young people 22 years (down from 23 for Youth Allowance and up from 21 for Newstart Allowance).

When we look at what is *actually* happening in the lives of many young people today in the Western world, we see that they have a prolonged education and extended periods of financial dependence on their parents. This has been described by some researchers as a new phase along the linear path to adulthood called 'young adulthood' (EGRIS 2001) or 'emergent adulthood'—a self-focused 'age of possibilities' (Arnett 2004, p. 8; Arnett et al. 2011). This description has been criticised by some researchers for its failure to consider existing opportunity structures. That is, young people from lower socioeconomic backgrounds have limited choices and increased responsibilities so that the luxury of engaging in longer periods of self-exploration and identity construction, which can be experienced by those from higher socioeconomic backgrounds with the resources, is out of reach (Benson & Furstenberg 2007; Silva 2012). Other researchers see a longer

period of dependency occurring as a result of the changing labour market and policy emphasis on gaining further educational qualifications (te Riele 2004).

Concerning living arrangements, young people today are certainly more dependent on their parents for longer. Recent research reveals the phenomenon of the 'stay at home' young adult and the 'boomerang' young adult (White & Wyn 2004). A greater number of young people are living at home, for longer periods of time, than has been the case since World War II (Schneider 2000). Other young people are moving out of home and realising they cannot financially survive and so are returning to the parental household, until their economic circumstances change for the better (White & Wyn 2004). There are not only issues of access to affordable accommodation, but also the interrelation of housing with education and employment, which combine to have a significant effect on wellbeing (Quixley & National Youth Coalition for Housing 1992; White & Wyn 2004). Families are increasingly carrying the responsibility of supporting these young people.

## Transitions and pathways

A key focus of this stage of the Life Chances Study is the 21-year-olds' education and employment experiences since leaving school. Typically, this time is referred to as the 'transition' stage of young people's lives as they move from schooling into the labour market. However, the intersection of global forces, young people's circumstances and critical life events mediate the extent to which young people have the capacity to effectively navigate this transition in a timely manner. Currently, young people are in a challenging position as the precarious labour market has experienced a long-term, steady decline in full-time jobs opportunities for teenagers, resulting in a longer transition period to full-time work (Lui & Nguyen 2011). At the same time, young people spend longer in training and further education (Webster, Simpson & MacDonald 2004). While the global financial crisis and subsequent economic downturns have placed a greater emphasis upon productivity, young people's paths in and out of work and study vary. Data from the Longitudinal Surveys of Australian Youth (LSAY) show that young people may face higher rates of unemployment, cycles of low pay and long-term employment insecurity if they are not engaged full-time in either education or employment (or a combination of both) (Lui & Nguyen 2011). This study aims to explore their actual 'pathways'.

While the progressive aspects of further education and training could be considered as part of a successful transition, they also constitute extended transitions. How then do we define a 'successful transition'? Within policy discourse, the metaphor of the linear pathway from school to work is the 'ideal' representation of a successful transition (te Riele 2004). Within a productivist framework, this is defined as following a 'straight path' marked by the completion of secondary schooling followed by either secure full-time work that provides a living wage or further training and tertiary education that leads to full-time work. However, critics of the linear pathway argue that it denies the actual lived reality of young people who must negotiate multiple factors, including global labour market forces, education, work and training institutions, as well as individual aspirations and capacities (Raffe 2003; te Riele 2004). The decrease of available full-time jobs in the youth labour market has placed increased policy emphasis on the completion of secondary and tertiary education as a means to securing adequate work. Additionally, young people's transitions take place in the context of a 'new social contract' in which 'devolution in responsibility for risk' has shifted 'from a model where risks were socialized to one in which, increasingly, they are privatized' (Flanagan 2008, p. 199). Through processes of individualisation, individuals are now also more open to risk, uncertainty and opportunity. Beck (1992) argues that these processes break down traditional structures as we head into a period of de-industrialisation. In the Australian context, the

productivity agenda has impacted upon young Australians through activation policies whereby young people are required to be engaged in study, work or training in order to receive their welfare benefits. In these arrangements, the individual is held responsible for navigating the risks in increasingly precarious education and employment sectors.

While many young people have the social and material resources to manage this shift in risk, others will struggle, or at least spend a longer period of time in their transition from school to work. Risk, and therefore an individual's capacity to manage risk, is distributed unequally. This is supported through data that outline the multidimensional characteristics of disadvantage. The Brotherhood's Social Exclusion Monitor, developed in collaboration with the Melbourne Institute, indicates that 22 per cent of 15- to 24-year-old young Australians experience 'social exclusion' as measured by an aggregate of 29 measures, including low income, unemployment, poor English and poor physical health (Azpitarte 2012). We need a more holistic understanding of transitions to account for the multifaceted contexts in which young people navigate their pathways, as transitions to work are mediated by factors including social networks, family supports, health status, ethnicity, gender and place.

Consequently, the metaphor of the narrow, linear 'pathway' to describe young people's transition to work must now be qualified to include detours, stops, starts and cyclical movement (Abbott-Chapman 2011; Shildrick & MacDonald 2007; te Riele 2004). Empirical research has demonstrated that the typicality of nonlinear transitions disrupts assumptions of adult independence as the final destination point in youth transitions (te Riele 2004). It also demonstrates the diverse paths young people take in order to secure work (Fussell, Gauthier & Evans 2007). In contrast to assumptions of a straight path from dependence to independence, nonlinear and fragmented pathways are increasingly common (Leccardi 2005; Rogers 2011). However, this kind of movement is not as autonomous as the flexibility and choice implied in such pathways. Conceptually, and empirically, choice is typically limited in that 'it cannot account for the contexts, including the labour market contexts in which young people make their choices, and it cannot identify the different limits within which different groups of young people choose' (Roberts 2009, p. 362). This is problematic considering that 'flexibility' and 'choice' are recurring themes in policy discourse dominated by a productivity agenda.

## The Life Chances Study

### The Life Chances Study—background

The Life Chances Study is a unique longitudinal study initiated by the Brotherhood of St Laurence in 1990 in order to explore the impacts of family income and associated factors on children over time. The study grew out of the Brotherhood's concern about child poverty in Australia and the need for contemporary longitudinal studies to examine the impacts of disadvantage on children growing up in our changing social and economic context.

The study commenced with 167 children born in inner Melbourne. The study was designed as a population study and aimed to include all the babies born in two inner-Melbourne municipalities in a specified six-month period in 1990. Families were contacted through the Maternal and Child Health Service, which is notified of all births. The suburbs were selected because of their very heterogeneous populations and the families participating in the study reflected that diversity. They included parents from both high- and low-income groups, with a range of educational levels and ethnic backgrounds. The study has continued to follow the families when they moved away from the original area.

The study has now collected data from the families over ten stages. The main reports of the earlier stages are listed at the end of this report. The recent stages of the study have focused on the young people's transitions from school, both as early school leavers and as 18-year-olds finishing Year 12 and moving on (Taylor 2009; Taylor & Gee 2010). This report draws on stage 10 of the Life Chances Study, undertaken in late 2011 and early 2012 to examine the lives of these young people now as 21-year-olds.

The broad aims of the Life Chances Study overall continue to be:

- to examine over an extended period of time the life opportunities and life outcomes of a small group of Australian children, including the influences of social, economic and environmental factors on children's lives
- to compare the lives of children in families on low incomes with those in more affluent circumstances
- to contribute to the development of government and community interventions to improve the lives of Australian children, particularly those in disadvantaged circumstances.

### Stage 10—Aims and objectives

In stage 10 of the study we aimed to contact all the young people and their parents to see how they were dealing with the important process of transition from education to employment and other aspects of life as 21-year-olds and also to undertake interviews with a selected number to explore their situations in more depth. As well as their education and employment pathways, we sought to explore their financial and living arrangements, their access to support services, their wellbeing and their identity at 21. Our focus has included family income and ethnicity as important aspects of the young people's lives. We have also taken the opportunity to explore the reflections of the young people and their parents on the impact of these as they grew up.

The research questions have included:

- What are the education and employment pathways of the young people at age 21?
- What are the barriers and supports that young people from low-income families find at university and in other forms of training?
- How does the wellbeing of the 21-year-olds relate to their pathways?
- What can the study say about intergenerational disadvantage and advantage in a broader social context?

### Data collection

The data collection consisted of two main methods: a survey of all the young people at age 21 and of their parents, and also interviews with selected young people. We received some data for a total of 123 young people. This represents 87 per cent of the 141 families to whom we sent surveys and 74 per cent of the original group of 167 babies. Participants were given the option to opt out at each stage.

### The surveys

Two surveys were developed, one for the parents and one for the young people. The surveys were mailed out to all the participants with a covering letter giving them the choice of doing the survey online (using Survey Monkey) or on paper (or the option of not participating). A link to the online survey was also emailed to participants for whom we had email addresses. This was the first time

this study had used an online survey method. While some young people and their parents commented favourably on this, others chose to complete the paper survey. The data collected in the surveys included demographic data, education and employment since leaving school, living arrangements, income and resources, adult identity at 21, reflections on childhood and future plans. The surveys included both open and closed questions.

The surveys were mailed out in early December 2011, the year that all the participants born in 1990 turned 21. Responses were received between December and February, with reminders sent out to non-respondents and some phone and email follow-up.

Responses were received from 102 young people and 91 parents (76 mothers and 15 fathers) so that there was survey information for a total of 121 young people. This sample represented both young people's and parents' surveys (72), parents' surveys only (19) and young people's surveys only (30). The survey data was imported from Survey Monkey to SPSS for analysis. Where appropriate, statistically significant results (using chi squared) are indicated as such ( $P < 0.05$ ) in tables or in the text.

### The interviews

Twenty-five interviews were undertaken to allow us to explore the young people's experiences in more detail than in the survey. The semi-structured interview covered similar topics to the survey, but with an emphasis on the young people's experiences and decision-making about pathways since leaving school, as well as reflections on their childhood and their future. The young people were selected from among those who had additional interviews at earlier stages. The earlier selection was based on having spent their first 11 years in low-income or selected high-income families (stage 6), as well as some interviewed who had left school before completing Year 12 (stage 8). The 25 young people interviewed at stage 10 included 17 who had spent their childhood in low-income families, five who had grown up in high-income families and three from other income categories who had left school before completing Year 12. We interviewed 15 young women and 10 young men. Their ethnic backgrounds included Chinese, Vietnamese, Turkish, Hmong and Egyptian, as well as Australian-born parentage.

The 25 interviews were conducted in February and March 2012. The interviews were either in person or by phone and were audio-recorded, transcribed and analysed using NVivo software. In quoting the young people's words, there has been some minimal editing to improve readability and to protect anonymity. Names used in the report are pseudonyms. Pseudonyms are used for interviewees, but not for those who responded to the survey. Participants received a \$20 voucher for completing the survey and a \$40 voucher for the interview.

### The respondents

While we sent out surveys to 141 families, we did not receive surveys back from some of the 21-year-olds. These included a few whose addresses were unknown, even to their parents, some travelling overseas and a few (young men) who said they 'weren't interested', as well as some with whom we had no contact at all during this stage. Over the years some parents and young people have opted out of some stages of the study, but have been willing to participate at other stages.

Young women were more likely to respond to the surveys than young men. For the surveys sent out, we had a response rate of 84 per cent for the young women and only 54 per cent for the young men. Interestingly, most of the surveys completed by parents whose sons or daughters had not responded were from parents of sons. The parent-only surveys were received for 15 males and

4 females. Two young men were interviewed who had not completed the survey. The response rates for both males and females were similar across the three income groups. The assessment of family income is presented in the 'About myself' table in the Appendices.

Overall of the 123 young people, 59 per cent were females and 41 per cent males. This represents some decrease in males over time, although there have always been a greater number of females in the study. At stage 1 the proportions were 56 per cent female, 44 per cent male.

While most (89%) of the 123 young people aged 21 were living in Melbourne, two were in regional Victoria, eight in other states and four were living overseas (New Zealand, the United Kingdom and Canada). After 21 years, 20 per cent of the families were still living in the same inner suburbs where the study began.

### Limitations of the data

The initial selection of the participants from two inner suburbs means that the Life Chances Study is not representative of the Australian population at large, and to some extent has an over-representation of both low- and high-income families. The families are now widespread and no longer primarily based in those suburbs, and so it is no longer an area-based study. However, the experiences of these young people are likely to be shared by others growing up in Australia and can throw light on some of the issues raised by large-scale surveys.

### Note on presentation of data

The report provides some data for all 123 young people for whom we had some information, for example in terms of main activities and living with parents at 21 (section 3). In addition to the young people's survey, this includes information from those interviewed with no survey and from the parent survey. However, for much of the report the focus is on the data from the young people's own accounts of themselves in the survey (102 responses) and the 25 interviews. These sources of data are identified in presenting the findings to clarify which group (the 123 or 102) is being referred to. A list of the pseudonyms of the 25 young people interviewed is presented in the Appendices as is the calculation of family income.

## Structure of the report

In the following sections of the report, section 2 focuses on the young people's family background, including financial situation and ethnicity, giving the parents' perspective on their children growing up and the young people's own reflections on their childhood and how they saw the impact of their family income, culture and ethnicity and gender. Section 3 presents an overview of the lives of the 21-year-olds, outlining their main activities as they turn 21, their health and wellbeing, financial support, their living arrangements and their identity as adults at 21. Section 4 focuses on the young people's pathways from school through further education and employment, drawing on the interviews to explore the issues faced navigating these pathways, their experience of education and the challenge of balancing study and work and the rest of life. It then outlines the young people's hopes and plans for the future. In section 5 the findings are discussed further in relation to the research questions and in the conclusion the implications for policy are raised.

## 2 Family background and growing up

With many assumptions about intergenerational advantage and disadvantage in policy debate, it is important to explore what is actually happening over time to families and the impact on young people growing up. How important is their family context for 21-year-olds in their pathways into adult life? Aspects of their family background that can be crucial in shaping the young people's pathways include their family's financial situation, their ethnicity and the perception of gender in their family. This section first outlines aspects of the young people's family income and parents' birthplace, drawing on the study's longitudinal data. It then introduces the parents' views from the surveys on the childhoods and current lives of their 21-year-old sons and daughters. It goes on to explore the reflections of the 21-year-olds whom we interviewed on the influences on them as they were growing up of their families' economic situation, ethnicity and culture and attitudes to gender. The interviewees are identified by pseudonyms.

### Family background—income and ethnicity

The data about the 123 young people at 21, are drawn from the surveys with the young people and their parents and from the in-depth interviews. The young people have in common that they were all born in the same small area of inner Melbourne in the same year. However, their parents came from very diverse social, cultural and economic backgrounds and their parents' lives as they grew up have led them in varied directions.

Family income, that is their parental family income, was estimated for each young person at 21 (see details of estimation in the 'About myself' table in the Appendices). This can be rather different from the young people's own income, especially when they are working and living away from home, but it gives an indication of important aspects of family financial support that may be available to them. The 123 young people were grouped into three family income categories as follows:




- 25% low-income
- 35% medium-income
- 40% high-income.

As this is a longitudinal study we are able to trace the changes in family income over the time (see Table 2.1). The findings showed both continuity and change. Over half (58%) of the families who had been on low incomes at the start of the study were still in the low-income group 21 years later; over a third (38%) of medium-income families were still in this category; and 70 per cent of those who started on high incomes remained on high incomes.

The parents came from a wide range of ethnic backgrounds. At the start of the study some were recently arrived migrants or refugees coming to terms with a new language and culture. While they had now lived in Australia over 21 years, some still had limited English. Some had worked hard to maintain their language and traditions for their children. For analysis in this report the young people are grouped in terms of parents' birthplace and ethnic background as follows:

- 58% both parents were born in Australia
- 20% both parents were from non-English speaking birthplaces (referred to as NESB in the report), the most frequent languages spoken being Cantonese, Vietnamese, Turkish and Hmong
- 22% 'other'—one Australian-born parent and one born overseas, or both parents from other English-speaking birthplaces.

**Table 2.1 Changes in family income levels from 6 months old to 21 years (n = 123)**

6 months of age		21 years of age
Low income—36		Low income—21
		Medium income—13
		High income—2
Medium income—64		Low income—10
		Medium income—23
		High income—31
High income—23		Low income—0
		Medium income—7
		High income—16

There were differences between the income groups. The low-income families in the study include a high proportion of NESB families (43% of the low-income families had NESB parents, 40% Australian born and 17% other birthplace parents). In contrast, the majority (69%) of high-income families had two Australian-born parents. In other differences between the income groups, the low-income parents typically had fewer educational qualifications than those on higher incomes, were less likely to be in employment, had larger families and were more likely to be sole parents. Many of the low-income parents were receiving Centrelink payments, some were in part-time and/or low wage employment.

### Family income over time

Above we have outlined the changes in family income category over 21 years (Table 2.1). Approximately half the families (49%) were in the same income category that they had been in at the start of the study in 1990 when their children were infants, while some had improved their position (37%) and a smaller number (14%) had moved into a lower income category. However, most had moved either between low and medium categories or between medium and high categories, with only one family moving from low income to high income over the 21 years, and none moving from high income to low income over that time.

How did the parents view and explain these changes? Overall, over two-thirds (68%) of the parents said they were better off financially than they had been at the start of the study in 1990. However, this was much more frequent for families currently on a high income (83% high-income, 62% medium-income and 36% low-income). A substantial proportion (36%) of low-income families felt their situation was much the same as it had been 21 years earlier, while the remainder (29%) felt they were worse off.

Why were some parents better off? The reasons differed across income groups. In high-income households, those who felt they had become better off mentioned having two parents working, increased salaries with career progression, having paid off their mortgage, having savings and



inheritances and also no longer paying school fees. The few from this group who did not feel better off mentioned the cost of divorce and supporting children at university. Those from medium-income families whose position had improved also mentioned having paid off their mortgage as well as having older children who were now self-supporting. Those from medium-income families whose position had not improved, identified divorce, ill health and rising costs as factors. For the low-income parents, job cuts, ill health and unemployment, coupled with the rising cost of living meant they were financially worse off or much the same as they had been. Centrelink was the main source of income for some of these parents. Improvements for those on low incomes included a parent now working full-time and a child now working.

## The parents' reflections on the 21-year-olds growing up

The parents were the main informants in the early stages of the Life Chances Study and they have shared many aspects of their lives with us over the years. Now that their sons and daughters are reaching adulthood, we asked the parents in the survey to reflect on aspects of their lives that had been important in their children's growing up.

While many parents emphasised the positive effects on their children of family support and stability, others, across the income groups, referred to their separations and divorces, and some to illnesses or deaths of their partners as disrupting events for their children. In the low-income families a few parents mentioned the problem of lack of money; in the high-income families a few noted learning difficulties as shaping their children's lives.

The resources available to the parents affected their satisfaction with what they were able to provide for their children as they grew up. Table 2.2 shows only 27 per cent of low-income parents were very satisfied with the financial support they could provide, compared to 81 per cent of those on high incomes. While over half the parents overall were 'very satisfied' with various aspects of what they could provide their children, fewer from low-income families were satisfied, not only with the financial support they could provide, but also with housing, health care and education.

**Table 2.2 Parents' satisfaction with what they could provide their children growing up by family income at 21**

Satisfaction level 'very satisfied'	Low income (n = 15)	Medium income (n = 33)	High income (n = 42)	All income groups (n = 90)
	%	%	%	%
Family relationships	33	55	55	51
Housing	33	64	74	63
Education	47	61	79	67
Health care	40	59	81	66
Financial support	27	42	81	58

Parents were asked what were the most difficult costs to manage for their child over his or her lifetime. The most frequent response from all three income groups was education costs, with some of the medium- and high-income families specifying private school fees, while a few parents mentioned dental costs. A number of the high- and medium-income parents commented that costs for their child had not been a problem. However, one low-income mother's response was that

‘everything’ had been a difficult cost. She felt her daughter had missed out on education, but also on ‘a roof over her head that is hers’ as a public housing tenant.

### Parents and their 21-year-olds

In the survey, some parents presented their 21-year-olds and their relationship with them in a positive light, while others were less satisfied. On the positive side, there were parents who were very proud of the achievements and maturity of their 21-year-old sons and daughters as the following examples show:

We have had a close relationship. We support each other and my child is still living under my roof. It has been exciting for me to see her grow up and complete university.  
(low income)

He has finished his apprenticeship and is doing well at work. Most people that come into contact with [son] would say he was a well-spoken, respectful young man. Our relationship is very strong and we share many fun times together. (low income)

Some parents told of earlier difficulties with their children that had now been overcome. For example, a sole father expressed his pleasure about his daughter, who had a very disrupted childhood, was an early school leaver, but now had been working steadily for a number of years:

Things have turned out well for her and me. We did go through a hard, stressful time when she was 14 years old. At that time it looked bleak. Now she works full-time. I am so proud and happy for her. She has lots of friends and somehow finds time for cooking [for her father] every now and then. I’m so happy she is not pushing a pram. (low income)

A mother spoke of how her previously wayward son now provided support for her as a responsible adult:

He gave me a hard time, smoking and drinking, he always told me ‘give up’ but I never gave up. Now he is good and I am proud of him. He supports me especially when I had a hard time with my ex-husband. He is studying now. He is responsible. I feel he’s a man. I can depend on him. (low income)

On the negative side, a few parents were in conflict with their 21-year-olds and some were dealing with their children’s mental health problems. A few wrote of their frustration at their unemployed sons’ lack of ambition and initiative. Some were disappointed that, at 21, their sons or daughters did not have recognisable career plans. Others were trying to manage their son’s or daughter’s anxiety and depression. In a number of families, the distress of suicide attempts had long-term repercussions for family members. In one family, a mother feared her daughter was being abused by her violent boyfriend, and in another family a father worried that his son might be addicted to online gambling.

The parents outlined how their family had been faring as their sons and daughters turned 21. Some parents were achieving well in their own careers; some were retiring from work; others were struggling with unemployment. Some had serious health problems—strokes and heart attacks were mentioned. Some had experienced the deaths of their own parents or were caring for elderly relatives; others were still parenting young children. Their responses illustrated the diversity and multifaceted nature of family life for young people reaching adulthood in Australia and the range of family demands to which they may have to respond.

## The 21-year-olds' reflections on growing up

Being aware of the structural inequalities of income, ethnicity and gender is an important aspect of understanding the changing social world. There has been increasing research interest in how changes in these structural factors can be illuminated by the subjective experience of young people (Woodman 2011). Understanding the subjective experiences can also inform the policy debate about intergenerational disadvantage and advantage and the transmission of poverty.

In the interviews we asked the 21-year-olds to reflect on their childhoods and how these have affected their later lives. We asked them specifically to reflect on their family's economic situation and also on their ethnic or cultural background and their gender as they were growing up. Below we present the young people's views on these points to determine what these points can tell us about their pathways and identity.

### Reflections by the 21-year-olds on their family's economic situation

In the interviews we asked the 21-year-olds how they would describe their family's economic situation when they were growing up and how they thought their situation had affected them. In general, the young people spoke in positive terms about their early lives, sometimes seeing positive outcomes from quite negative experiences. This would seem to reflect both the need to put a good face on one's life story and the optimism of young people starting their lives as increasingly independent adults.

The young people from high-income families were generally aware that they were better off than others and described their family's economic situation as they were growing up using terms such as 'comfortable' and 'well off'. They were also aware of other comparisons. Chris commented that he had been better off than others at his state primary school but 'a little bit under the norm' at his later private school, while another young man commented 'We're not billionaires'. Some maintained that family income had no effect on them growing up, 'money was not an issue', while others spoke of benefits, such as attending a 'good' (that is private) school. Klara explained the benefits for her:

Going to a private school gave me a lot of opportunities and as part of my schooling I did quite a lot of extracurricular activities and stuff which I guess my parents also had to pay for so that really helped, but that was really good for me in just maintaining balance.  
(high income)

Another young woman had grown up in two contrasting households:

I had a great family life. My parents were divorced but both had new partners I loved. My experiences of living differed greatly with each parent: my mother was unemployed for health reasons and was very poor, while my dad was quite well off. I feel like the experience of growing up with both extremes has made me well rounded and efficient financially, despite not having much. (high income)

Many of the young people we interviewed had spent some or all of their childhood in low-income families and some were still in this situation. Some rated their family as 'not well off' or 'probably not the best'. But they could also compare themselves to others even less fortunate. Susan described her childhood economic situation with her sole father who could not work because of illness, as:

Obviously down the low end of everything. It never used to bother me because I got over the whole not having much at all ... We did whatever my dad could afford. I pretty much got used to that so I understand that when you don't have much, it's better than having nothing. (low income)

Aspects of their childhoods that some of the young people raised in relation to the family's low economic status included living in public housing, having many siblings and 'not having everything'. One remembered being low on food.

As with those from high-income families, there was a tendency for the 21-year-olds from low-income families to say their families' economic situation had not affected them while they were growing up. Sometimes this was explained in terms of not having much, but managing or not being bothered by it. Demir described pretending he had what his friends had, but still maintained that missing out had not 'really' affected him:

It was very tough ... At the end of the day it's very hard especially when you're on Centrelink. You can't really support four children on Centrelink. *How did it affect you?* Seeing my friends going for holidays and all that, obviously it does restrict you a little bit, but unfortunately there's nothing you can really do about that so you just have to pretend that you've been there or whatever and just wait till you're old and till you save up your own money so you can go and if you've got enough money take your family with you as well. It hasn't really affected me personally, not at all. I've never felt that way. Look, at the end of the day my parents can't afford it—it's as simple as that. (low income)

Some explained the effects in more positive terms of learning to manage money or to be independent. Some young people felt that they learned to be careful with money because of their parents' good example, while Katie learned from her parents' poor example. Critical of the way her low-income parents spent their limited money, she explained:

I think it went on cigarettes or drinks, and obviously we never went without food or toys or anything but at the same time, we'd get a lot of takeaway foods instead of my parents actually going shopping and doing a huge shop. So it's like we always ate takeaway food but I don't like that, I hate that ... Well it made me super stingy. Me and my partner I have to know where we're spending our money, what we're saving towards. I'm not really stingy, like we will go shopping and have fun and stuff but I'm money smart. I'm really money smart and I think that's good in a way for me, it worked out really well. That's how I am. (low income)

In contrast, Julie described learning from her 'money wise' father as follows:

Well, Dad was the only person in the family where income was coming from and he was feeding a family, six of us altogether, so he was always very wise with his money and I remember talking about it the other day with my sister. I remember small things about if there's a tap running or if you're washing dishes, make sure the taps not turned on full blast and to be wise about things. (low income)

One aspect that emerged from some of the accounts was the impact of a big change in the family finances. For Sandy her father's bankruptcy when she was aged 4 had long-term repercussions, in terms of early independence. She contrasted her family situation to that of her boyfriend in an example that also highlights the choices that parents on low incomes make about supporting their children through education:

When I was born, Mum and Dad were actually really well off. But then they went bankrupt, their business didn't work out. We went through a lot of struggle. All of us started work when we were 15 and we've always just learned to support ourselves ... I could complain about the things I've been through, but I know there's other people that are worse off ... It's good because it's taught me to be independent since I was young. I mean, 15 and going out into the workforce just to make sure that I have money to go out or buy a train ticket. I think it really helped become who I am now. My boyfriend, he was really spoiled. His parents, they're not well off, but they work really hard and they save up. So they give him everything he needs. They pretty much gave him all the financial support he needed for as long he wanted to study. So it was very different to what I grew up to. With that, obviously came less responsibilities, he didn't really stress about the money, or worry about the future. He would start a course and drop out. He's gone into the workforce now and he has kind of grown up a bit. So just having that kind of comparison really helps me. It shows me the way that you're brought up really does change how you view life. (low income)

### Family ethnic and cultural background

While all of the 21-year-olds in the Life Chances Study were born in Australia, some were very aware of the differences between their family's ethnic background and that of the mainstream society in which they were growing up.

In the survey over half (51%) the young people identified themselves simply as 'Australian'. However, another group (26%) referred to their identity as Australian followed by another ethnicity (for example 'Australian Chinese', 'Australian British', 'Australian with a little bit of Italian dropped in as well'); while a smaller group put Australian second (for example 'Vietnamese Australian', 'Syrian Australian'), and four did not refer to themselves as Australian at all, but as Hmong, Vietnamese or Turkish.

We asked the young people we interviewed: 'Thinking about your ethnic or cultural background, how has this affected you growing up? What have been the positives and the negatives for you?' Among the 25 young people we interviewed 11 had grown up in English-speaking families, typically of Anglo-Celtic background, while 14 had grown up with migrant or refugee parents born in non-English speaking countries (eight with Vietnamese and/or Chinese parentage, two whose parents were Hmong hill tribe refugees from Laos, three with Turkish parents and one with Egyptian parents).

As might be expected from those of the mainstream culture, most of the young people with Australian-born parents found this question difficult to answer other than to say simply it had not affected them.

I'm obviously from the Anglo-Saxon Western type background so I suppose not. I've never really noticed anything linked to that sort of thing. (Joshua)

However, two young women with Australian-born parents discussed this in more detail: Klara talked of her interest in learning about her friends' Asian family backgrounds and Megan spoke of the benefit of growing up in the multicultural inner suburbs:

I think racially there's not a real stereotype of white people ... there isn't many assumptions because my family's been in Australia for a long time ... The first five years of my life I had a lot of multiculturalism which you don't get in the suburbs and I think that definitely impacted on me in a positive way that you see the people for who they are rather than stereotype them.

The young people from Vietnamese and Chinese families readily identified aspects of their family ethnic background that had influenced them growing up. These included the responsibility of children to support their parents in old age, the responsibility of the oldest child for the younger child(ren), respect for older people, discipline and encouragement to study. Some also mentioned avoiding bad influences, such as smoking or drugs. These values were generally portrayed as beneficial; however, at times the young people expressed ambivalence about what aspects were positive and what were negative. For example, the responsibility for other family members could be seen as a burden. The push to study could go too far as Chung explained:

*Positives?* The way they encourage us to study, but with my dad, he was over-pressuring, he pushed too hard. They say 'pressure makes diamonds' but also 'pressure makes rubble'.  
(male, Vietnamese)

Some of these young people contrasted Asian or Chinese and 'Western' values and found adapting to both difficult, and felt this limited their social interaction:

A positive is growing up in the Chinese culture. It's more disciplined than the Western culture. Like there is the constant reminder that you have to respect your elders and that's beneficial ... and just growing up with the correct views and morals in life. I mean how you treat people or how you deal with relationships and friends. I still can't get used to the whole scheme of sex before marriage. Like growing up my parents was hard on that and that you weren't going to date anyone until you finish high school. And I didn't see any issue in doing that until now really I guess. But I guess negative was since growing up in a Chinese culture it's sometimes even living in Melbourne although it's so multicultural, it's adapting to the Western culture, where you spend most of your time with people that grew up in a Western culture. So it was hard to relate and sometimes hard to make friends because of that, I guess that's the negative. (Raymond, Chinese)

Melissa commented:

In some ways I feel uncomfortable because I'm not Western ... if I was a Western person born in Australia I'd feel more confident. (Vietnamese)

Appearance was an important aspect of identity that some young people raised. Some of these Australian-born young people spoke of having to try to deal with sounding Australian but looking Asian:

Growing up in Australia, I think, everyone just sees me as an Australian anyway. When they look at me, obviously they don't, but I don't really think there's any negative or positives. ... When somebody sees me to face to face and talks to me, they accept me more. But I guess, yeah, if it was just somebody walking on the streets looking at me, they would think that I'm just like an immigrant that can't speak English properly. I've had people say, 'Wow, I didn't realise that you were an Australian'. I mean, I kind of just laugh at things like that. I don't get offended. (Sandy, Chinese Vietnamese)

Language was also important for some and some were grateful for their parents' persistence in making them attend weekend language school, while others had hated this. One spoke with some pride of her knowledge of three languages (English, Cantonese and Mandarin); however, in multicultural Melbourne, the school she was working in was bilingual in Greek and Macedonian.

Name calling because of their ethnic background was raised by a couple of young people, who had grown up away from the more multicultural inner suburbs. Birsan, who grew up in an outer suburb, commented:

When I was a little kid, some would tease us that we're Turkish. We were just kids.

Chris, who has an Italian father, also found a change of location important:

It didn't really affect me in primary school because we had a lot of different ethnicities there. But I was called the wog at the private school because there weren't many people from this side of town; they were all from Toorak and the eastern suburbs. But it didn't really affect me. I wasn't bullied because of that.

Some also discussed culture change or loss of cultural heritage over time, for example Sandy from a Chinese Vietnamese family who had been sent by her Buddhist parents to a Catholic school felt she knew little about her mother's beliefs. In contrast, Ayla from a Turkish family gave an example of her father and his friends changing their views. Initially, he did not want her to attend university, believing she should get married aged 20:

Me getting into university was a very big thing. There's a lot of people that talk too much, because their daughter or their son couldn't get into university. So, my reputation would always have to be very clean, 'Oh, your daughter does this, your daughter does that'. So, that thing from our culture where they talk a lot, that affected me. That was one negative thing. But also my dad's thing where a girl has to get married at the age of 20. That affected me a lot. But it's changed, because I think that also the community is changing as well. When I was younger it was different. Everyone would be more strict. Girls and boys would play differently, separately. But now, when I see my cousins and everything, they're not like that. Girls and boys can play. They're like normal, like Australian kids.

### Reflections on gender

Gender was a key issue raised in reference to their ethnic background by a number of the young people. We also asked the young people directly what had been the positives and negatives of being a boy or a girl growing up in their family.

The young people with Australian-born parents generally said that there was not a difference between the way boys and girls were treated in their families and they held the belief that everyone was treated equally:

None. I think it's pretty even with us. It's never been, 'You are a girl, you get special treatment'. I wish we got that. We were all brought up if one person gets it, the other gets it. (Narelle)

I can't think of any positives or negatives. I've grown up in a way that gender isn't really an important issue. That's how I like to see the world even though it mightn't always be the case. (Joshua)

In contrast gender was a very live issue in some of the migrant and refugee families from other ethnic backgrounds. A preference for boys was identified across a number of different ethnic groups. The strongest statement probably came from Christine, the young Hmong woman:

It's kind of weird, because in our culture it's the guy that tends to have the first priority, the girl is the second priority, they want a son, because the son was going to be the one to continue the family tree line, and the girl is going to be married out, they tend to love the boy more. Even though they do love us all the same, it's just a cultural thing. They rely on the son more because they know that when they grow old, the son will look after them, the girl will be married off in another family. It's a cultural thing but you do feel that being a girl you are disadvantaged, from your parents.

Some of the young women from Vietnamese and Chinese families mentioned girls spending more time in the kitchen, not being able to go out as often at night and brothers being protective or overprotective of their sisters and having more money spent on them. From the male perspective, Chung explained simply that 'boys get to carry heavy stuff', whereas Raymond spelled out that the son in his family would be the key provider for his parents and so would inherit his parents' house. However, a young woman, Hoa, explained: 'Mum's not biased to any of us, Mum loves us all equally'.

Ayla, a young woman from a Turkish family, noted that girls were not meant to socialise as much as boys. However, on the positive side her father was giving her and her sister a better car than he gave her brothers because he wanted to make sure the girls would not be stranded by an unreliable car.

## Summary

The findings confirm the importance of their family background for many of the 21-year-olds, but that it does not necessarily determine their own lives. The 123 young people were grouped into three family income categories as follows: 25 per cent low income, 35 per cent medium income and 40 per cent high income. As this is a longitudinal study, we are able to trace the changes in family income over the time. While there is considerable continuity in family income over time, there is also change. Approximately half the families (49%) were in the same income category that they had been in at the start of the study when the 21-year-olds were infants, while over a third had improved their position (37%) and a smaller number (14%) had moved to a lower income category.

The young people generally told a positive story about the impact of their family financial background, with some from all income groups saying it had little effect on their growing up, while those who did recognise an impact expressed this in a positive light. For example, some had learned from a deprived childhood how to manage money carefully or become independent. Closer attention to their stories showed some struggled to appear not to be 'bothered' by what they missed out on.

While their own ethnic and cultural background was almost invisible to the 'mainstream' Anglo-Australian young people, it was quite prominent for those from Asian and Middle Eastern backgrounds who were dealing with cultural conflict and change. In terms of pathways to education and employment, the ethnic dimension had very real implications for pressures to or restrictions on studying, on the experience of being different at school or at work, and for managing family obligations.



### 3 The 21-year-olds—a profile

This section presents an overview of what this diverse group of young people was doing aged 21, in terms of education and employment and other aspects of their lives, including health and wellbeing and their financial situation. It looks at their living arrangements and concludes by exploring their perception of themselves as adults at this stage of their life. It draws on both the survey and interview data.

#### Main activities

When we last interviewed the young people in the year they turned 18, three-quarters were still at school, most finishing Year 12, and some had already started university or TAFE courses, while a few were having gap years, were working or unemployed (Taylor & Gee 2010).

At age 21, most of the 123 young people were studying and/or working. However, what they named as their main activities for the year included playing AFL football, playing in bands, volunteering, travel and 'looking after my children'. Many of the young people combined a number of activities, either over the year or simultaneously, including study, employment and looking for work. These will be explored in more detail later. However, here we group the young people into four categories of main activity in relation to their participation in education and employment:

#### University—50%

The most frequent activity for the young people in 2011, the year they turned 21, was university study, with half (61 young people) studying at university. For some, this was their final year and they graduated at the end of the year; others were part way through a course and a small number had only recently started, having followed other pathways since leaving school. While most were studying at Australian universities, a few were on exchange doing part of their course in Europe or the United States. In the young people's survey, those studying at university in 2011, also reported part-time work (65%), full-time work (7%) and looking for work (12%) among their main activities, sometimes after they had completed their degree. Some of the university students (17%) also named long-term travel among their main activities for the year.

#### TAFE—10%

For a smaller number (12 young people), their main activity was studying at TAFE. Given that TAFE certificates and diplomas were generally shorter than university degrees, these young people were also likely to be looking for work and/or working part-time. (The survey showed 42% of TAFE students also working part-time and 42% looking for work, though it should be noted that the numbers are small.)

#### Full-time paid work—27%

For over a quarter (33) of the young people, full-time paid work was their main activity for 2011. This included six in apprenticeships and one in traineeship. The full-time jobs included beauty therapist, carpenter, property manager, warehouse assistant, receptionist and one girl was a sailor in the navy. (The survey showed that of those whose main activity was full-time work, 21% also were looking for work and 21% also named travel as a main activity; a few were also doing some TAFE study.) By the time of the interviews in early 2012 some of the young people who had been finishing their university study in 2011 had started full-time work, for example, a teacher and a nurse.

### 'Other' activities—13%

Some 13 per cent (17) of the 21-year-olds were less 'fully participating' in study and employment. Some were working part-time as their main activity while looking for other work, were in and out of jobs or were longer term unemployed. Overall, seven per cent (8 young people) were neither working nor studying, including four unemployed young men, two young women looking after their babies as their main activity, and another two young women out of the workforce with serious long-term health problems.

While a similar proportion of young men and women were studying at university, most of those studying at TAFE were female and a higher proportion of males than females were in full-time work and were unemployed. There were not big differences in these main activities according to parents' birthplace groupings.

The young people from low-income families were spread across the four categories of main activities. In contrast, young people from high-income families were much more likely than those from low-income families to be at university and were less likely to be at TAFE (see Table 3.1).

**Table 3.1 Main activity at age 21 by family income at 21\***

Main activity 2011	Low income (n = 31)	Medium income (n = 43)	High income (n = 49)	All income groups (n = 123)
	%	%	%	%
Studying at university	32	40	69	50
Studying at TAFE	26	7	2	10
Paid work full-time	23	42	16	27
Other	19	11	12	13
Total	100	100	100	100

\*P<0.05

Note: 'Paid work full-time' includes apprentices (7) and trainees (1). 'Other' includes 17 young people whose main activity for 2011 was working part-time but not studying (9), not working but looking for work (4) and those not in the workforce because of child care (2) or illness (2).

Overall (from the survey) some 67 per cent of the students also reported working as one of their main activities, typically part-time work. The young people's pathways from secondary school to further study and to the workforce are explored in more detail in section 4.

### The young parents

At the start of the Life Chances Study in 1990, six per cent of the mothers were aged 18–21. Now 21 years later a similar proportion (5%) of their daughters had themselves become young parents.

At age 21 there were five young parents among the 123 participants, three young women who already were mothers of one or more young children, one who was having her first child at 21 and one young man who had married and become a father at 21. Four of the five young parents had grown up in low-income families and one in a medium-income family. Three were of Australian parentage and two were from the Hmong community, which has a tradition of early marriage and parenting. Four of the young parents, with their children, were living with their own parents (or partner's parents), while one was living as a sole parent in a high-rise flat.

The young parents had a wide range of educational and employment experience. Two of the young mothers were early school leavers, with no qualifications or work experience; one had completed a Certificate III and was working part-time and training, while the fourth had completed a university degree. The young man was working full-time having completed an apprenticeship.

While the young mothers were keen to say they were managing very well with their children, they also faced a particular range of issues. These included finding somewhere satisfactory to live with their children, access to flexible child care (formal and informal) and, for some, the possibility of future study leading to work. While they might just manage with day-to-day costs, the cost of future housing was a major concern. Some were also dealing with difficult relationships with their children's fathers, with children's health problems and with social isolation. Some of their situations are discussed further in later sections.

## Health and wellbeing

Good health and wellbeing are essential for young people to enable them to follow their pathways through education and employment. Wellbeing also provides a vital outcome of a 'successful' transition. In general the 21-year-olds saw themselves as healthy and happy, but there were exceptions and there were varying degrees of wellbeing.

### Physical health

In the survey two-thirds said they had very good health 'always' or 'often', one-third 'sometimes' and two individuals said that they 'seldom' or 'never' had very good health (refer to the 'About myself' table in the Appendices). There was little variation on this in relation to gender, ethnicity or family income.

In other questions related to physical health and health-related activities most described themselves as being about the right weight (78% about the right weight, 18% overweight and 4% underweight). Young men were much more likely to be doing sport or exercise at least weekly (94% males, 56% females). The same proportion of males and females drank alcohol often (27%), but this was more frequent for those with Australian-born parents (33%) than NESB parents (5%). Similarly, use of marijuana or other drugs was more frequent among those from Australian than from NESB families.

An important minority (14%) said they had long-term health problems or disability. The most frequent conditions were anxiety and depression, followed by asthma and chronic fatigue syndrome. One young woman mentioned that she was recovering from a seven-year eating disorder and another that she had been on antidepressants since she was 18. Parents of some of the young people also mentioned serious health problems and how these had affected their sons and daughters; one had to give up an apprenticeship due to her severe kidney failure and was now on dialysis.

### Mental health

Almost one in five (19%) said they had experienced mental health problems during the year they turned 21. They were asked to describe these in an open-ended question. Anxiety and/or depression were most frequently mentioned, with three also identifying eating disorders and one an obsessive compulsive disorder. They ranged in severity from 'suffered with severe depression and eating disorders' (male) to 'period of anxiety during exams and a month or so afterwards' (male).

While the numbers are relatively small, the mental health problems were more frequently reported by those from high-income families, by those with Australian-born parents and by university students. (They represented 27% of the high-income families and 25% of those with Australian-born parents and 21% of university students.) Only one young person from a low-income family reported mental health problems and none from the NESB families. However, in their survey the parents also identified the mental health problems of their sons and daughters, most frequently anxiety and depression, and these included some low-income and NESB families.

## Wellbeing

The young person's survey explored aspects of the social and emotional wellbeing of the 21-year-olds from different perspectives.

The 'About myself' table in the Appendices suggests various aspects of wellbeing, with questions that had also been asked when the young people were younger (Taylor & Nelms 2008). For example, few were 'often' sad or unhappy, while most had a good group of friends and saw themselves as easy to get on with, important aspects of wellbeing. At age 21 there were significant differences in responses according to family income relating directly to money: those from high-income families were less likely than those from low-income families to say their parents worried a lot about money, and they were more likely to 'always or often' feel they had enough money.

How did the young people's wellbeing relate to their pathways and main activities? In the survey we asked those studying and working in 2011 if they had enjoyed these activities. Of those studying or training in 2011, 69 per cent responded 'yes' they had enjoyed studying, 29 per cent said 'sometimes' and two per cent had not enjoyed studying. There was somewhat less enthusiasm about work, with 45 per cent saying they had enjoyed it, 54 per cent saying 'sometimes', while 20 per cent had not enjoyed their work. However, this reflected to some extent the students' attitudes to their casual jobs. A higher proportion (63%) of those whose main activity was full-time work enjoyed their work. Another work-related aspect of wellbeing was satisfaction with the number of hours they worked. In the survey 54 per cent were happy with the hours they were working, while 26 per cent wanted more hours and 20 per cent wanted fewer hours.

## Support and the use of services

The informal support of family and friends was clearly important for the young people in dealing with many issues in their lives. However, some had used more formal support services. In the survey the young people identified whom they would turn to when they needed help or support in their study, work or other aspects of their lives: parents (82%), friends (47%), partner (34%), tutors/teachers (28%), work colleagues (13%), other relatives (10%), counsellors (9%) and other agencies (5%).

The informal sources of help of family and friends was less readily available for some groups of young people than others, with young men, those from low-income families and those from NESB families all less often naming people to whom they could turn for support. The relative lack of informal support for these groups has implications for the targeting of service provision for young people.

Only 16 per cent of the young people in the survey used more formal support services in 2011. They included males and females and young people from a range of income groups and ethnic backgrounds. The services they identified could be broadly grouped as counselling services (university counsellors, psychologists, psychiatrists) or financial or work-related services

(Centrelink and job agencies). Of the young people who reported that they had used such services, some found the assistance to be satisfactory; others did not. In reference to counselling services, some young people spoke of ‘very caring and patient counsellors’ or ‘a very professional service’, while others were less positive, for example, ‘too expensive’, ‘didn’t always suit my needs’ and ‘It’s useful to have someone to talk to, but they weren’t able to give me any real help’ or, at worst, ‘pointless’. The young people’s experience of Centrelink and job agencies is discussed further below.

## Summary

While the majority of the 21-year-olds were in good health and were satisfied with their lives overall, one in five reported recent mental health problems, most frequently anxiety and depression, and these included a few with severe long-term problems that would impact on their future pathways. Most of those studying were enjoying their studies. Those working were somewhat less positive, with less than half generally enjoying their work. Most would turn to their parents or friends for help or support with issues they might face, while a few had used support services, such as counselling services with mixed results.

## Financial support

For some aspects of policy, young people are assumed to be independent financially at age 21, but can still be assumed to be dependent on their parents for others. In particular, federal income support policy assumed a young person was dependent until age 23 (changed to 22 in 2012) if studying full-time, and thus took parents’ income into account in paying Youth Allowance, unless ‘independence’ was proved. Here we look at the sources of income for the young people, how adequate this was for their needs and how this relates to their parents’ financial situation.

### Sources of income

The three main sources of financial support for these young people were their wages, their parents and Centrelink payments.

We asked the 21-year-olds in the survey about their own sources of income. Their weekly income ranged from a low of ‘no income’ to a high of a wage of \$1100.

- 80% received income from wages (range per week \$76 to \$1100)
- 34% received income from parents (range per week \$5 to \$525, the latter for a student studying interstate)
- 24% from Youth Allowance (a means tested payment for students and apprentices)
- 8% other Centrelink payments (Parenting Payment 4, Newstart Allowance 3, Disability Support Payment 1)
- 10% reported other income, including student loans, scholarships, savings and traineeships.

### ‘Enough’ money

Many of the young people (69%) said they had enough money for what they needed, although some (27%) specified that they only sometimes had enough and a few (5%) said they did not have enough money. As might be expected, there was a difference in relation to their family income with about half (52%) from low-income families saying they had enough money compared to 75 per cent from high-income families (see Table 3.2).

The level of satisfaction with their financial status reflected their access to their own income from wages as well as family financial assistance and also, for some, the way they tried to limit their expectations. One university student living on Youth Allowance explained: ‘I don’t want anything that I can’t afford anyway, so I try and live within my means’.

The young people were asked to name their largest expenses. Their survey responses are shown in Table 3.2, showing food and transport to be the most frequent large expenses.

**Table 3.2 Largest expenses at age 21 by family income at 21**

Type of expense	Low income (n = 27)	Medium income (n = 31)	High income (n = 44)	Total (n = 102)
	%	%	%	%
Food	48	42	50	47
Transport	44	36	41	40
Rent	52	32	32	37
Entertainment*	22	26	52	36
Holiday*	19	48	36	35
Clothes	26	32	25	28
Phone	19	33	18	23
Study costs	30	26	14	22
Total	100	100	100	100

\* P<0.05

Note: Other expenses included work costs, car costs, child care, 21<sup>st</sup> birthday presents, marijuana and alcohol.

For items of expenditure such as food and transport, the responses were similar across the income groups. However, other differences between the income groups indicated the need for those from low-income families to spend their money on essentials such as rent and study rather than entertainment and holidays. The most frequent large expenses for those from low-income families were rent, food, transport and study; for those in high-income families, entertainment, food, transport and holidays.

The 21-year-olds also identified the main things they missed out on because of costs: most frequently clothes, travel and entertainment. While these were reported across the three family income groups, some young people from high-income families specified that they did not miss out on anything or only on luxuries. One low-income student who could not afford entertainment or satisfactory accommodation explained:

I don’t go out as much or at all compared to my friends who work. I’m finally going to be paying rent but I’ve had to settle for a crappy place, and I’ll still be short of money.  
(low income, female university student)

The young mothers had rather different priorities for their expenses. One described how she managed financially:

The kids come first, I come last sort of thing, so I make sure they get everything that they need, whether it’s milk, nappies, formula, if they need Nurofen if they’re sick or they need clothes or shoes or their bath wash or whatever. (Susan, low income)

Costs of rent and board as well as study are discussed in more detail later in the report.

## Financial support from parents

Financial support from parents took a variety of forms, including providing accommodation, gifts and loans or weekly payments. Financial reasons were one of the most frequent reasons in the survey for the young people living at home and over half (58%) received financial help from their parents in 2011 (Table 3.3).

**Table 3.3 Financial support at age 21 by family income at 21**

Type of support	Low income (n = 27)	Medium income (n = 31)	High income (n = 44)	Total (n = 102)
	%	%	%	%
Living at home for financial reasons	41	58	55	52
Received financial help from parents*	19	61	80	58
Provided financial help to parents	19	13	5	11
Enough money for needs	52	74	75	69

\* P<0.05

Those from low-income families were much less likely to be receiving financial help from their parents. While this is an expected finding, the difference was large (19% low income, 80% high income). A somewhat higher proportion of young women received financial help than did young men (65% females, 42% males). Those from NESB families were also less likely to receive financial help from their parents than were the other young people (37% NESB, 62% Australian, 64% 'other').

Financial support from parents also varied with the young people's main activity, with university students most likely to be receiving parental support (70%). However, TAFE students were the least likely to have this support (33%). Parents were providing financial support to over a third of those in full-time work (37%) and two-thirds (66%) of those in the 'other' category of part-time workers and those not in the workforce. In brief, those most likely to receive financial support from their parents were those from high-income families and university students, while those least likely to were those from low-income families and TAFE students.

While parents were often the first people the young people would ask if they were short of money, some were reluctant to seek this help. For some, this was because they wanted to maintain or develop their independence, while others knew their parents' financial situation was worse than their own. One young man explained:

I try my best not to ask my parents but if I really desperately need it, I'm pretty sure they'd help me out as much as they can themselves but since my parents aren't working as well, you can't really ask them much. (Demir, low income)

A young woman working in her parents' business described her attempts to become less financially dependent on her parents:

I get my wages from my parents and then if there's extra money on the side like school expenses, they'll pay for it or if I want to go shopping one day, they'll give me money. Even though I'm trying to use my own money and not ask them, so lately I've been trying to use my own money and not go shopping and things like that. (Birsen, medium income)

The parents themselves reported giving considerable financial support to their 21-year-olds. As may be expected, the high-income parents more frequently said they provided financial support than those on low incomes. (For example, 48% of the high-income parents paid education costs, compared to 26% of the medium-income and 13% of the low-income parents.) Parents outlined the different type of support they provided. For example:

I helped with time and money getting her car on the road. (medium income, sole father of a working daughter)

We pay all education related expenses and general living costs (except HECS fees), including myki card, mobile phone, food, clothes etc. We also pay for things that are related to what he wants to do in the future like seeing films and plays. We don't give him regular pocket money as we are trying to encourage him to get a regular job. (high income, parent of a university student)

The many repercussions of loss of financial support from parents are illustrated by a student whose father had to stop work because of health problems:

We were better before, I know that. Ever since my second year of uni it's been difficult. We've had a big change, I never saw my parents with that money stress. I didn't realise how much of a difference it is. The moment you see them stressed for money, you feel insecure ... I can't ask money off my parents as well, because they don't have money. So, I'd always think twice, or I'd not eat at certain times, or I'd not go to school because I need to make that Youth Allowance enough for me for the next two weeks. Or I'd stop socialising, or I'd say, 'I can't come today' if they're going on an event, like if they're going rock climbing or anything. I'd say I wouldn't be able to come and that's because I have to balance out the money I have. (Ayla, low income)

How did the young people perceive their family's financial situation? The 21-year-olds were asked to assess their family income: 39 per cent thought their family had more money than most, 50 per cent about the same as most families and 11 per cent less than most families. These responses were significantly related to the measure of family income at 21 that we used, although there was a tendency for those from both high- and low-income families to see their families as about the same as most.

### Providing financial support to parents

While many were receiving help from their parents, others (11%) were, in contrast, providing financial support to their parents. These comprised 11 young people from a range of backgrounds (9 females, 2 males; 5 from low-income families, 4 medium-income and 2 high-income; 6 Australian parents, 3 NESB, 2 'other').

A young woman working full-time was contributing significantly to her family's income as neither of her parents was in work and her younger siblings were studying. She felt she had enough money for herself, but there was not enough, including their Centrelink payments, for the whole family:

So most of my pay goes towards my parents and then sometimes I just get money off them ... I pay the bills and my other living expenses, which includes theirs as well, and we don't have enough for that. *The hardest things to afford?* The electricity bill or the water bill and the council payments. Also filling up my car at the same time. (Hoa, Vietnamese, low income)



In at least some of the Chinese and Vietnamese families, the young person commented that there was an expectation that they would support their parents in the future in their retirement.

### Using Centrelink

Centrelink was one agency with which many of the young people had contact, especially receiving the income support payment Youth Allowance as students, and for some of the unemployed 21-year-olds, Newstart Allowance. The young parents were receiving Parenting Payment and one young man was receiving a Disability Support Pension. Overall, 32 per cent of the young people in the survey were receiving Centrelink payments age 21.

The young people found Centrelink payments helpful, but often insufficient and many were frustrated by their contact with Centrelink. Some had found getting onto Youth Allowance difficult because of the number of forms needed and being given conflicting advice, and some had given up trying. One young man spoke of his difficulty of getting Youth Allowance when he had left home and wanted to continue studying and his need for social work support to obtain it:

At the start it was a real pain in the butt, it was really difficult. You had to show you weren't going to waste the money, you were going to use it for your studies. I had to prove to them I needed the money for support. I showed them how difficult study had been for me. After a while a social worker accepted it, I talked to her and she supported my letter.  
(Chung, low income)

Once they received the Youth Allowance payments, they appreciated these regular payments, but often found the continued contact with Centrelink difficult as they had to update the amount they earned in part-time jobs. There were many complaints about long waiting times in queues or on the phone, and the associated costs of long phone calls. While some of the Centrelink workers were seen as 'good', others were 'unhelpful', 'stressed' or 'angry'. One young woman appreciated the recent online reporting, while another had not been able to access this satisfactorily. Those on Newstart Allowance found the contact particularly frustrating, with confusion about what was required, meaning their payment might be cut off without warning.

### Summary

While many (80%) of the 21-year-olds earned some money from wages, this was often 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. While the majority of young people said they had enough money for what they needed, there were fewer from low-income families (52%) than high-income families (75%) and their expenses differed to some extent. 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. Those from low-income families were much less likely to be receiving financial assistance from their parents (19% low-income, 80% high-income) and more likely to be helping their parents financially (19% low-income, 5% high-income).

### Living arrangements

The majority (72%) of young people in the Life Chances Study who completed the survey (102 total) were living with their parent(s) in the year they turned 21. The next most common living arrangement was sharing with friends (16%), smaller numbers were living with a partner (sometimes also with other friends or relatives), were in residential accommodation (for

example university colleges or the Navy) or with other relatives. One young woman was proudly living alone; another was living on her own with her two young children.

There were slight differences according to gender, family income and ethnicity. The young men were somewhat more likely to be living with their parents than the young women (79% male, 68% female). Young people from low-income families were more likely to be living with their parents than those from high-income families (78% low-income, 71% medium-income, 68% high-income). Young people from NESB families were more likely to be living with their parents than those with Australian-born parents (84% both parents NESB; 67% both parents Australian-born).

Fewer than half the young people reported paying any regular board or rent. For those who did, the cost ranged from \$40 to \$350 per week. While those living away from home typically paid rent, many (71%) of those living at home paid no board. Those living at home in low-income families were more likely to be paying board than their peers (52% low-income, 32% medium-income, 10% high-income). For those paying rent, this could be a difficult expense. For some living at home, it was taken for granted that parents would provide.

I don't need to buy that much stuff. If it's cooking and all those housing stuff my mum buys them herself so I really don't need to buy anything much. (Charlotte, low income)

### Living with parents

As mentioned above, 72 per cent of survey respondents were living with their parents at 21. The young people who lived with their parents cited different reasons for doing so: convenience, comfort, security and familiarity (82%), financial reasons (73%), family obligations (10%), receiving care from someone in the household (6%) and providing care to someone in the household (4%).

While many of the parents with whom the young people lived owned their homes, some parents were paying mortgages, some were renting privately and some were in public rental housing. The parents' mortgage and rent payments became a source of stress for some of the young people from low-income families. For example, one young woman complained about her and her siblings having to help pay her mother's mortgage:

I don't think the children should be paying for my mum's mortgage, but we do what we have to do. We do all chip in ... I've got my own debt [from a car accident]. I don't want to be selfish, but I don't think it's my responsibility. (Sandy, low income)

Of the young people who lived with their parents, the majority (73%) lived with both parents together, most of the remainder with their mother only, and a few with sole fathers or step-parents.

The majority of young people who lived with sole parents were from low-income families. The following quote is from Katie, who also represents a 'boomerang' young adult:

I'm living with my mum, and my brothers and my partner ... five people in the household ... I'm happy with where I'm living ... I guess my brothers are a bit annoying ... I moved out with my partner a while ago just because I was really unhappy here (at her mother's house) ... last year just for a few months and we got a place in Prahran but it was really expensive for what it was, it was like a tiny little room and, it was a nice place and stuff, like an apartment, and it had a gym and everything, and it was good but just, it was a room, literally, there was no separate lounge room or anything and I just thought, you know, we could probably get something better for what we were paying. And then I thought I just want to finish what I'm studying before I move out. So I moved back with my mum, and yeah, it wasn't as bad. (low income)

## Living away from parents

As mentioned at the beginning of this section, those who were not living with their parents were sharing with friends, living with a partner, residing in residential accommodation or living with other relatives, with children or alone. The main reasons for living away from parents included: independence (63%), moving in with friends or partners (47%), lifestyle (44%), family problems or conflict (22%), work (16%) and financial reasons (3%).

The young people were increasingly moving out of home as they grew older. Of the 33 in the survey who reported what age they left home, only three had moved out before the age of 18, while 14 moved out aged 20.

Interestingly, Narelle and Demir discussed their improved relationship with their parents since they moved out:

We get along a bit better now, that's been ever since I moved out of home. We are very close. I see them, usually it never goes two weeks then we see each other. Where I live is an hour from them but where I work is only 40 minutes, so my dad is coming to see me tomorrow at work. We never have a problem seeing each other. (Narelle, medium income)

Yeah big time, it has changed big time. It's been closer, much more closer ... Basically at 21 I've moved out and then as soon as you move out of your parent's house, your parents start worrying about how you're going to do, how are you going to cope and obviously the relationship gets stronger and better. So ever since I have moved out, my relationship with my parents has been much more stronger. (Demir, low income)

## The 'ideal' living arrangement

In the interviews we asked the young people if they were happy with where they were currently living and what would be their ideal living arrangement. They cited various reasons for why they were happy with where they were living. The majority related to support they receive from their family and their good relationships with family members, as well as their proximity to public transport, shops, work, university and a freeway. Other reasons included cheap rent, good neighbourhood and safety.

The ideal living situation for the 21-year-olds who were interviewed included: having independence, security and owning a home. The ideal location for the young people included: the city, interstate and closer to family, friends, university and work. The ideal housemate included: partner, friends, sister and in one instance, no one.

Yet for one young man there was a tension between moving away for work, and therefore being independent from his parents, and belonging to a close-knit family. He was not planning to move out of his parent's house in Melbourne and would not move out if he got a job in Melbourne, but he would consider moving out if work was far away. Contrary to the two interviewees quoted above, he said:

I don't need to move out. My parents would like me to stay, especially my mother ... She wouldn't want me to move out. My sister moved out a year and a bit ago, and you see less of your mum when you move out or less of your family and that's the last thing she wants. (Raymond, low income)

Another young man we interviewed was living with his parents and sister. Although he was happy with where he was living, he would like to move out of his parents' house, but felt he could not afford to do so. In response to the question of where he would ideally like to be living he replied:

That's a really interesting question actually. I guess right now I suppose at home. I mean realistically, it's nice to have someone to cook and someone to do all of that. But if I had the money I would consider moving out to an apartment with a friend or something. Right now it's not very practical. (Joshua, high income)

While the cost of moving out of home was an issue for another young man, he also showed knowledge of the housing market:

In a perfect world, I'd like a place to myself. I'm a relatively solitary person, but in the practical world, I'm still a few years off. The housing market at the moment is ... In reality, I'm not going to leave here, I'm not going to rent. That's just throwing money down the drain. And that works fine with the old man and me. We get on fine. (Edward, medium income)

### Accommodation problems

The young people also raised various housing issues. Accommodation problems among the young people of high-income families included 'very expensive' rent and 'unpleasant' landlords. One young person from a high-income family was unable to live 'away from home' due to illness. Another viewed a study exchange as part of the process of moving out of her parents' home:

I've been really wanting to move out for quite a while, but I'm planning on going on exchange in semester two of this year so it was sort of save money versus move out decision. And I figure on exchange I'll be living out of home so I'm hoping that when I come back I'll just move out sort of as a natural progression from that. (Klara, high income)

An example of the direct relationship between housing and employment was illustrated well by the following conversation with Narelle from a medium-income family who had just moved from one town to another in regional Victoria:

*What made you move?* Well I had family there, I had two half sisters that lived there. So we'd always grown up there, we always went there visiting and I had friends there. And [home town], I was over it. So I applied for a couple of jobs, just thinking 'Oh I wonder if I have any luck' and ended up getting a full-time job. I got my own place, I started off nice and fresh, I started off in a one-bedroom unit which was semi-furnished, then when I gradually got my own things. Yes, now I am in [town] in my own place with all my things ... It is good. I like it here so far.

Accommodation problems among young people from low-income families included struggling to pay rent and insecurity. For example, Chung discussed the issue of insecure accommodation:

It's a roof above my head, I don't really complain ... With government housing any time they can say they want you to get out. I wouldn't mind having a place of my own place, a house I can't be moved from ... Basically ever since I was young I've been moving round a lot. I really hate moving. I want to be able to stay in one spot. I like repetition, not constant changes. That's why I like school life and uni life, every Monday it's going to be the same unit at the same time. (low income)

### Young parents and housing options

The young parents in the study faced particular problems of accommodation for themselves and their children. The living arrangements of the young parents were diverse, but four of the five were

living with their parents (or partner's parents). Some faced overcrowding and worried about how to find appropriate accommodation:

- One young woman was separated from her unemployed partner and was living on her own with her two children in a high-rise public housing estate.
- One young woman was living with her three children and her fiancé's family in a small public housing house (eight in a three-bedroom house).
- One young woman was living with her child in her mother's home. She was hoping to move out to live with her new fiancé.
- One young woman who had been living independently with her partner had moved back with her partner and new baby to live in her parents' home.
- One young man lived with his wife and child with his parents and siblings in a household of eight people.

### Housing and disadvantage

Housing issues among young people from low-income families intersect with multiple forms of disadvantage. The following two case studies—one is a young student in private rental, while the other is a young parent living in public housing—illustrate this point.

#### CASE STUDY 1: A STUDENT IN PRIVATE RENTAL

This young woman, Melissa, lived with her mother and younger sister and helped to pay rent. Financial difficulties meant that not only were she and her mother struggling to pay rent, but she could not afford to move to better accommodation, and she could not afford to socialise with her friends. She was under further pressure due to problematic relations within her family, which related to her identity as an adult and taking on the parental role with her sister.

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.

The stress of an incident with her sister led to her leaving home temporarily:

About two days ago, I decided to just go to my boyfriend's house and live for a few days, hopefully just a few days, but I don't feel like going home at the moment because it's very stressful there ... I just kind of broke.

Prior to leaving home and in addition to financial and family stress, were issues of lack of space in the home combined with late work hours:

We're finding it hard living in that house at the moment because we've only got two rooms and we've got three people ... my mum's sleeping in the lounge in the meantime on the couch on a sofa bed ... recently because of pressure from work, because I work late nights as well, so that tipped my life upside down. I can't see my friends, I can't hang out with them and when I come home, I don't have time to sit with my family. I do want to, but I just didn't have any time ...

Melissa's situation was further compounded by lack of soundproofing in the rental accommodation and her neighbour complained about the noise the bathroom fan made when she had a shower after work late at night. As a result, she had to shower before midnight, her movement within the house was restricted, so she spent a lot of time in her bedroom and was not eating properly.

When I get home I have to go straight into the shower and do that and afterwards I will want to go out, go to the kitchen, get something to eat, because I haven't been eating much and then my mum would just be like don't walk too loudly or don't open the drawers too loudly and I think after that kind of thing happening every single night for about a couple of months, sometimes I realise that ... I would be sitting at home and sitting in my room. I don't want to go outside at all. I don't want to eat. I'm starving my arse off. Sorry for my language, really, really starving and I didn't want to walk out to the kitchen at all to get any food and I'd just end up sitting there, sitting in my room and just doing what I do on the computer ...

These multiple issues impacted on Melissa's health and wellbeing.

#### CASE STUDY 2: A YOUNG MOTHER IN PUBLIC HOUSING

This young woman was an early school leaver whose situation illustrates the interaction of her housing problems, childcare needs, social isolation and the barriers to furthering her education or employment opportunities. She had left school and at 17 was living with her partner in a relative's house and looking unsuccessfully for work or training when she became pregnant unexpectedly. Their only housing option was to get a flat in an inner-Melbourne high-rise public housing estate, a long way from the outer suburb where her family lived. Her partner later lost his job and the stress of this led to them separating. She remained in the flat. As a sole parent, she had tried studying, but found it too difficult with child care and transport. She had started a six-month Certificate III course.

It was financial services. I went half way and then I couldn't do anymore because I was having problems every morning taking her to child care. I had to drop her off and then travel back to the TAFE. It was really hard because I did that by public transport. It was difficult taking her back and forward and she didn't like child care as well. She was only two. She was crying all the time, it was pretty hard for me. Not having a car, I can't drive—I'm not confident on the road. We had to go early in the morning. It started at 8, we had to wake up and be gone by 6, take the train.

Living alone in the high-rise flat with two small children, she visited her family in the outer suburbs at weekends, but was otherwise isolated and in part because of the lack of safety of the housing estate:

Honestly, ever since I got out of school I don't have much friends. I have relatives I would call friends ... I don't have time to go out or hang out with my sisters or friends. My kids need me ... I just tend to stay indoors a lot, for my safety and the kids. There are a lot of drug people around, we just don't go out much.

Financially, she managed her Parenting Payment Single income by careful budgeting and was trying to save. She benefited from the controlled public housing rent and being able to pay it automatically:

I usually spend \$150 a week on food and nappies and groceries and then I can save some money on the side and rent is automatically deducted from my Centrelink by Direct Debit so I don't have to worry about having to pay the rent. It's already taken out. That's good for me.

She hoped to get back together with her partner in the future and hoped that they could save for a house, live nearer her family and with that child care available she could study and then get a job.

I just hope that our plans work out. If they don't, we'll need different plans.

## Summary

Many young people were not moving out of home until they were older than 21. The majority (72%) were living with their parents the year they turned 21. The two main reasons given by those living with their parents were convenience, comfort, security and familiarity (83%) and financial reasons (73%). Implicated in their various reasons for remaining at home is the issue of access to affordable accommodation, both for students and for low-wage workers. Negative housing experiences of young people from low-income families interact with other forms of disadvantage. Housing concerns are interrelated with education, employment and wellbeing, topics that will be looked at further in the section on transitions and pathways.

## ‘Am I an adult at 21?’

We asked the young people whether they felt that they had reached adulthood. We borrowed this question from Arnett’s (2004) work on emerging adults, who describes one of the features of this phase for some young people is feeling ‘in-between’, neither adolescent nor adult. Of those who completed the survey (102):

- 38% replied ‘yes’
- 49% ‘yes and no’
- 13% ‘no’.

There were some differences in these responses relating to gender, income and parental background. The young men were somewhat more likely to feel that they had reached adulthood than the young women (42% male, 33% female). Young people from low-income families were more likely to feel that they had reached adulthood than those from high-income families (52% low-income, 36% medium-income, 27% high-income). Young people from NESB families were more likely to feel that they had reached adulthood than those with Australian-born parents (47% both parents NESB; 38% both parents Australian-born).

Perhaps unexpectedly, whether the 21-year-olds felt like they had reached adulthood was not clearly linked to either the main activity they were undertaking, such as studying at university or working full-time, or to whether they were still living at home with their parents.

In both the survey and the interview, the young participants defined adulthood in a number of ways. For many, adulthood was described in terms of being employed, being happy in a job or having full-time employment. It was also having independence and freedom from their parents, including financial independence, having responsibilities, being able to prioritise responsibilities and plan for the future. For some, more specifically, adulthood was being able to manage finances, budget and save, having a driver’s license and car, having maturity and being able to make decisions on their own. For others, adulthood was about knowing oneself, having confidence and knowing oneself in relation to society. For most, adulthood was a mixture of these qualities. A few young people perceived adulthood as being able to support their family and also as taking on the parenting caring role, whether as a parent to their own child or children or stepping in for their own parents. For a couple of young people, being in a romantic relationship defined adulthood; for another, it was being a good citizen.

The young people who answered ‘yes and no’ to having reached adulthood explained this in various ways. Their perspectives about adulthood, and their related experiences, show that there is a push and pull from independence and dependence. For example:

This year having to cope with every aspect of life essentially by myself without any sort of support base has felt like quite an adult experience, but at the same time I haven't been working and in some ways this is a holiday. Also I have very few adult responsibilities, I think I am still becoming an adult. (female, high income)

'Yes' in the sense that I don't have much free time anymore. Being an adult to me means to be working full-time, having responsibilities and not always being carefree about what I say or do (not necessarily a bad thing). 'No' in the sense that I am still a kid when it comes to romance. Single for a long time, but I am happy. Not ready to commit to any relationships nor have a family. (female, low income)

I feel that in some ways I have reached adulthood—in that I have reached my majority, and with that gained a certain amount of maturity and self-reliance. However, in many other ways I find that I have not completely found myself ready for facing many of the challenges that the world often presents to adults. I hope that in living away from home next year (as I am moving out to face the rental market) will quicken the process of maturity. I have found that informing the views which 'adults' most often are consulted on, I can give appearance of understanding and formation of such views and values, however, internally, I have found that I am very much in a period of strife and unrest—in that I am trying to formulate my own views and opinions, and am having difficulty sorting out what these ought to be, and what my place in the world is. (male, high income)

Of those who saw themselves as a mix of both adult and not yet adult, some young people saw adulthood as a burden. For example, Ayla said:

Independence-wise, yes, I could do many things on my own and achieve many things without help. However, I don't think I'm mature enough to have reached adulthood. I sometimes really don't want to make life-changing decisions or take on important responsibilities. (medium income)

One young woman who was an early school leaver had taken on the responsibilities of adulthood willingly (Narelle, low to medium income). She was proud of having set up a house and living on her own, and was looking forward to improving her position in her work. She planned for the future to 'buy a house, get married and think about kids'. Alternatively, another early school leaver did not see himself as an adult at 21. This unemployed young man said:

I kind of feel like still a kid in a 21-year-old's body ... I just feel like I don't have that many responsibilities. Like I know I do, I mean they're right in front of me, there's bills and stuff. (Russell, medium income)

Of those who did see themselves as an adult, for some it was due to their family circumstances as well as having no choice. Two young mothers explained:

Being a mum and having a career really helped me grow up ... (low income)

I don't really have much of a choice in the matter. I need to have reached adulthood. (medium income)

Four young people talked of having taken on the parental role of caring for their own parents. They all experienced multiple and intersecting forms of disadvantage. They were all from low-income, single-parent families and felt the 'burden' of supporting their family since their parents divorced. One young woman felt like she was more 'mature-minded' than her mother.



I'm a bit more mature-minded than my mum ... I think that my mum, she can be really immature sometimes, I don't know how to explain it, I kind of tell her what maybe she should be thinking about doing other than her telling me, I feel like I have to give her advice or I have to maybe even help her out for money, I feel like sometimes I'm the parent. (Katie, low income)

## Summary

The largest portion of young people in the Life Chances Study had mixed feelings about whether they had reached adulthood. Their perspectives about adulthood and their related experiences, showed that there was a push and pull from independence and dependence. While some welcomed adulthood, others could not avoid the burden of responsibilities. Despite prolonged education for many young people and extended periods of financial dependence on parents, family life was shaped by access, or lack of access, to resources. Those from disadvantaged backgrounds with little access to resources had no choice but to undertake the responsibilities associated with adulthood. These included some early school leavers, young parents and young people from low-income families, particularly those who felt a sense of responsibility towards their sole parent.

## 4 Transitions and pathways

This section explores the findings of the study around pathways from school to employment, relating the young people's experiences to the wider questions of what is an 'ideal' pathway, what is the role of full-time work, what are the various pathways for different groups of young people, such as early school leavers, and what are the realities of flexibility and choice in their pathways. It also considers the formal and informal supports available to them, the barriers they meet and the supports they receive as students, and how they balance their competing priorities. It concludes with their hopes for the future in this uncertain world.

### Diversity of pathways

Overall, the most common path for these young people was from school to university, where many still were at 21 (50% of the 123 were at university in 2011) (see Table 3.1). Others had gone from school to TAFE (10% studied at TAFE in 2011) or direct to paid employment. From the 102 young people that responded to the survey, we can identify some general trends. In 2011, 85 per cent had been in some employment (part-time or full-time), 61 per cent of these in casual work. Some had pathways of continuing education, including those who completed a TAFE diploma and then moved on to a university course; others were contemplating higher degrees. That so many of the young people were engaging with further study and training after compulsory schooling indicates that the majority of the 21-year-olds were complying with normative expectations of the school to work transition. However, these measures mask the more complex lived experiences where destinations and the paths to reach them are more uncertain. For example, some students had taken a gap year before starting university as a break from study in order to work and travel, or to consider their future direction. Others had taken a break from study after they started tertiary education, whereas others had dropped out or changed from courses that did not suit them. Some had difficulty finding work or training, while 22 per cent had spent at least three months unemployed since leaving high school, looking for work when they were not studying or working.

It is apparent from this overview that the pathways of the 21-year-olds are diverse. Contained within this diversity are complex interacting multiple factors that lead to stops, starts and detours along young people's pathways. The rest of this section unpacks some of this complexity and identifies how young people, as active social agents, navigate the complex structures that provide or constrain their opportunities. It draws primarily on the detailed interviews with 25 of the 21-year-olds.

### The 'ideal' pathway

Policy discourse in relation to young people's post-school transitions prioritises full-time work or further study as the 'ideal' outcomes of a productive post-school transition (Blatterer 2010). In spite of their complex lived reality, what is clear from the interviews was that young people reaffirm pathways to secure work as the ideal. Even when young people are unable to embark upon the 'ideal' post-school transition, they uphold and aspire towards this goal. In the following example, Demir explained how his post-school transition has been productive, in spite of not having sought further education.

At the end of the day my father would have loved me to go to university and do all that, do all of the schooling you know and become someone. Unfortunately that hasn't happened but that's never bothered him. At the end of the day I'm happy with my life, I'm still on a

straight line and it's not like I've gone crooked and gone down the wrong way. I've got my head straight so at the end of the day that's what my parents are happy about as well. I've got my feet down, I'm working. I haven't gone down that wrong line there. My parents have always told me this is the straight line, this is the line you go through.

In this case, Demir attempted to broaden the ideal pathway to encompass a moral component and thus position himself within the category of someone 'still on a straight line'. This is indicative of many of the interviewees' aspirations in placing importance in relation to an 'ideal pathway' in spite of the complexities of their own lived realities and divergent paths. Given the diverse range of activities in which young people are engaged, how then do we differentiate between the enabling and constraining factors that determine their development? In addition to measures of wellbeing, attainments and outcomes, the interview data provide us with the subjective accounts of how young people view these factors and, ultimately, their pathway experience.

### Pathways to full-time work

Two of the 25 interviewees provide examples of pathways to full-time work that fit within conventional understandings of an ideal pathway. Both Tracy and Hoa graduated from high school, and completed university degrees in teaching and nursing respectively. Upon finishing university they were able to secure full-time work in fields corresponding to their studies.

Many of the interviewees had not necessarily followed this kind of pathway. Demir represents a small number (4 young people) of the interviewees who had not pursued further study but were working full-time hours. To some degree, this group could be considered to have had successful transitions in securing full-time work.

The number of hours one works does not always indicate the security or meaning of work for young people. For example, full-time work as an indicator of transitional success may not apply to the varied contexts in which young people find themselves. Full-time work is an ideal that does not necessarily benefit all young people, particularly those balancing work with caring responsibilities or study. As demonstrated through the interviews, full-time work can also contradict young people's own aspirations and be viewed more as a means to an end. For instance, Demir was employed full-time at a call centre, had no plans to do further study and was hoping to advance to a managerial position at his place of employment. Similarly, one young woman did not attain the ENTER score required for her preferred university course and began a TAFE course and then worked for a restaurant group. While offered training to be a restaurant manager, she declined as, in her mother's words, her daughter 'didn't want the responsibility'. This family had a high-income background and the same mother explained that she had been selective about her daughter's education and believed that she had the capacity to engage with further education. However, contrary to her mother's expectations, the young woman was content and 'more interested in enjoying life than building a career'.

At the age of 21, only 27 per cent of survey respondents were in full-time work. While most of those not in full-time work were in some form of further education, young people's transitions did not necessarily flow in a linear fashion from dependence to independence. Instead, there were transitions to work involving detours through part-time and casual work, changes in education and in some cases, illness. This nonlinearity becomes problematic as young people are increasingly compelled to carry the burden of risk of an insecure labour market. This is illustrated by Louise, who began a baker apprenticeship, but later started a casual customer service position within the same business. When asked why she undertook the apprenticeship, Louise explained:

I'd never had a job before so I thought that if I applied for a sales job they might not give it to me because I had no experience. So I applied for the apprenticeship even though I didn't specifically want to be a baker. I wanted a job so I applied for the apprenticeship.

Prior to the apprenticeship, Louise had also applied for casual jobs in the service industry but had been rejected. In one particular case, a food franchise had her on an unpaid trial for a day's work after which she was told that she did not 'fit in with the team'. Given her lack of work experience, Louise felt that she was in a precarious position as a jobseeker, which led her to begin an apprenticeship as a temporary way to enter the labour market. Although her plan of changing her role within the same business did eventuate, it came at some cost. Firstly, she expressed anxiety at having taken on an apprenticeship without having the full intention of completing it:

Out of the apprenticeship I wanted the experience of doing a job, at that time, because I'd never worked before. I didn't necessarily want to be a baker and I was very apprehensive about them ever finding that out—the people at my work. If they found that out, they might not be very happy, they might not be very impressed.

Secondly, she felt she was exploited in relation to the duties of her role and how this related to her level of pay as an apprentice (\$7.50 an hour):

If I wasn't doing the apprenticeship I would be doing more or less the same thing—serving customers sometimes and working out the back sometimes, but if you're not doing an apprenticeship, if you're just working as a full-time staff member then you get paid at a higher rate so that's why I decided to stop doing the apprenticeship.

Although her wage was scheduled to increase in the second and third years of her apprenticeship, she claimed that this was not clearly relayed to her from the outset.

As with the example above, when taking into account young people's lived experiences, we found that participants were interdependently connected to education and work structures. Depending upon the opportunities afforded by these interrelationships, the 21-year-olds' autonomy in attaining their aspirations was varied.

### TAFE as a pathway to university

For some young people, failing to attain the required entry score for their preferred university course meant they had to look to other avenues to gain the qualifications to either work in that sector, or to reapply for university. One of the more positive pathways taken is where young people had transitioned from TAFE to university. Although this prolonged their stay in tertiary education, several young people interviewed strongly believed that this was a beneficial move that would enable their transition to secure employment.

For example, Louise, an early school leaver, was not able to get into law at university, but still wanted to do a legal course because she had enjoyed legal studies in high school. For Louise, the motivation to work in the field of law was also supported by her belief that her current employment at a bakery retailer did not constitute a career. In this case, her aspiration towards a more professional career was attainable through the 'detour' of TAFE. Similarly, Kha was also able to transition from TAFE to university in a way that he felt brought him closer to his preferred vocation:

Since I left high school I received a bad ENTER score so although I had my goals of going to uni, doing a proper uni bachelors degree, I went through TAFE at RMIT, first doing a computer science course and after I graduated in that, I changed to Business IT and

Systems at RMIT again and I had some credits off so I was quite happy with that decision and I'm doing OK as well.

Following a similar path, Charlotte had also completed a TAFE course with a view to gaining entry into university.

Since I've left school I went to TAFE to study business administration, so I finished that Certificate III and Certificate IV and finally finished the diploma I decided to go on to uni, which this year I'm starting soon.

For these young people, changes in paths were not as dramatic, and were often part of the progression through qualification levels required for various industries and sectors. For example, Charlotte detailed her pathway from a Certificate IV course in Business Administration at TAFE to beginning a Bachelor of Business course at university. However, this summary of her activity from high school through a number of TAFE qualifications, and finally to university demonstrates the complexity of her pathway, which she later explains.

First I did information technology, which I then didn't like so I quit. That was just like a class full of guys and like they're best at computers and girls aren't that good so I'm really not good at computers. And then I—before I done business admin I done IT and I done Certificate III in accounting, which I passed, but then I went to Certificate IV and didn't like it so I dropped out of it. Then I decided to—I just wanted to be somewhere with using computers and stuff so I went and did business admin, so it pretty much started from business admin. So now I'm doing in university Bachelor of Business, but next year I'm doing Bachelor of Business with supply chain management and logistics, so that's where I wanted to be.

In this case, Charlotte believed that the TAFE certificate in Business Administration was not sufficient to help her secure a job in her preferred area. Consequently, she felt she had to gain further qualifications at a university level. This pathway could be considered to be a linear one to the extent that it is still oriented towards the same goal of gaining employment within a specific field. However, Charlotte's movement through the tertiary education system in response to the requirements of the labour market also maps out a 'detour' for which she had not necessarily planned or anticipated.

Reasons for changing courses varied according to personal and contextual circumstances such as the one outlined above. Other interviewees cited the lack of available jobs in their chosen industry as a reason for continuing with their higher education or for changing their degree altogether. What is critical is how these shifts and changes were managed.

## Advancement within full-time work

Among the five interviewees in full-time employment, career progression became one of their immediate goals. While this kind of aspiration is not unique to this group, their position within workplaces provided them with opportunities to take advantage of in terms of progressing their careers. In particular, the benefits of workplace training were evident for those continuing a pathway to work after having graduated from less applied coursework. This was the case for Hoa, who had followed a relatively straight pathway from high school to university to being employed full-time as a registered nurse. In this role, she was also completing a graduate nursing program through her workplace.

It's a bit different from work experience where I have a nurse who's always there looking over my shoulder, whereas now I'm working as a nurse, a registered nurse, but I'm having that more of a support behind my knowledge and just finding my pace around the ward ... I chose to do it because I'm not that—well, I find that I'm not that confident yet and I want to be safe in the things I do so I need that support so far.

For Hoa, this 'on-the-job' training was critical in easing her transition from study to work, helping to build her confidence as she familiarised herself within her new surrounds.

Similarly, Sandy was supported by training at her workplace, a call centre. However, her desire to advance her career was also motivated by her junior status within her workplace.

I don't ever want to go down ... I don't want to go from management to just being a consultant again or something like that. And maturity, everyone wants that ... Being my age people don't really look up to me. Even though I am a team leader they still kind of question it and they say, 'oh she's so immature, how can she be my team leader', so that's something that umm obviously with time and as I get older will get that kind of respect because of my age but umm at this point I think I just have to prove myself and, it's a little bit more of an effort.

Progressing and moving forward within an area was also evident even among those working in areas in which they did not envisage a career path. This was demonstrated by Megan who was working in a hardware store part-time while she finished her university degree.

I work in their paint department, just generally but I have worked in their homewares and garden ... and point-of-sale, check-out chick. That's where I started actually, as a check-out chick and I've just kind of like gone up from there.

Similarly, Demir discussed the importance of moving up within an organisation in his full-time work:

With Telstra, I've been there about six months now. Previous to Telstra I was at Optus in business. So I was at Optus for roughly about eight months. I think I was there and then Optus shut down where I was working and then I moved to Telstra complaints, so that's where I moved to and now I've been at Telstra complaints for our six months now. [How much do you get paid if I may ask?] From Telstra about a fortnight \$1100. So it's still pretty low but I'm working my way up hopefully. *Do you want to keep doing this kind of work?* In the future, no.

From these examples, it is clear that young people aspire to 'move up' in their work. From the interviews, this theme arose irrespective of socioeconomic status. It was also clear, as Demir pointed out, that aspirations extended beyond the marker of full-time work into building a career that aligned with interests and passions. In the case of Demir, this passion led to him taking a 'year off' after high school to concentrate on being a DJ. Although the infrequent paying work of a DJ meant he had to take up full-time work, he still prioritised his DJ activity.

Well most important for me is actually outside work, is getting all my DJ stuff on the go. That's what I do outside of work. Getting some sleep of course. That's one of the main things of getting sleep. Obviously I DJ and I DJ late hours as well so plus coming to work on a Monday, I try to get as much sleep as possible.

Underpinning the examples cited above are relatively straightforward pathways in which young people completed Year 12 and entered the workforce directly or after a period of further study. However, not all pathways follow such a neat transition. Attaining a 'successful transition' was

more complex for many of the Life Chances Study participants. This is explored in the following section.

## Summary

Pathways to full-time work were highly valued by most of the young people in the Life Chances Study. This was exemplified among those working full-time who took advantage of training and development opportunities with their employer. For those still studying, the pathway from TAFE to university seemed to align with interviewees' aspirations and was therefore viewed by them in a positive light. It remains to be seen whether these pathways will lead to meaningful work. Among those that had completed study, the precariousness of the labour market, along with young people's own diverse circumstances meant that the transition to full-time work was extended and less typical. In the absence of effective informal and formal supports, several 21-year-olds, particularly early school leavers, were faced with bearing the burden of risks as individuals in the training and work sectors.

## Changing pathways, shifting risks

Plans are always contingent and the capacity to alter and accommodate contingencies in those plans varies widely among young people. This is because pathways are determined by a number of intersecting factors, including an individual's aptitude and capacity to learn, the nature of their social supports, education policies and the uncertainty of the youth labour market. A range of structural and unanticipated factors produce pathways that often diverge from young people's original plans. Others are more uncertain (Facchini & Rampazi 2009) in articulating their desired destination, as proximal factors impact upon decisions that may or may not relate to 'long-term goals'.

The Life Chances Study illustrates that transitions from school through to work do not typically fit a neat linear path. While most of the survey respondents reported university or TAFE as their main activity in 2011, 38 per cent of all respondents had started at least two courses since they left school. This indicates that rather than being fixed, pathways to work are punctuated by stops and starts. These kinds of delays and 'detours' can delay young people's entry into full-time work. For example, Life Chances Study survey participants were more likely to have had part-time (79%) rather than full-time work (48%) since leaving high school. The predominance of part-time work was also retained in 2011, with more reporting part-time work (52%) in that year compared to those with full-time work (24%).

Nonlinear pathways are especially evident when we closely examine the pathways taken by early school leavers. By definition, early school leavers divert from pathways that move from secondary to tertiary education and then into full-time work. This is reflected in the Life Chances Study, as they can be located along several transition points, most of which are marked by uncertainty.

## Pathways of early school leavers

Early school leaver pathways are a key concern as the evidence consistently shows that they are more likely to experience poor employment and wellbeing outcomes (Nous Group 2011; Schuller & Desjardins 2007). They are focused upon here as they are of particular policy interest for this study. In the Life Chances Study, most of the 123 young people (89%) had completed Year 12 at school, most doing VCE or equivalent, and some completing VCAL or other alternative courses. However, 14 young people (11%) had left school before completing Year 12. Out of the 14 young people in this group, two young women were looking after their young children and five young men were unemployed or engaged in only occasional work. In contrast, one male early school

leaver was in university, two females were in TAFE and three females were in full-time paid work. Compared to Year 12 or equivalent completers, a smaller proportion of early school leavers started further study or training after high school (57%) compared to those who finished Year 12 (82%). However, this difference may not be significant due to the small sample size. The current study specifically seeks to identify the factors that have promoted positive pathways for early school leavers. Interviews were conducted with six early school leavers and indicated the kinds of factors that have influenced their pathways.

One potential pathway to employment open to early school leavers was to take on an apprenticeship. However, among those interviewed, at least, this did not necessarily match with their career aspirations. For example, Louise and Simon were dissatisfied with their apprenticeships and did not see them as leading to the career they wanted. Simon completed his four-year apprenticeship, but went on to university to commence an accounting degree. Louise, on the other hand, did not complete her apprenticeship, but sought further education at TAFE that she hoped would help her work in law. The extent to which these particular apprenticeships were the right pathways for them is therefore questionable. The apprenticeships may have had the effect of helping to clarify their interests by exposing them to work that did not match their aspirations. While this could be an outcome of maturation and exercising their choices within the system, it leaves open the question of the kind of support available during the decision-making process as early school leavers contemplate embarking upon an apprenticeship. A similar frustration extended to those who undertook but did not complete training. This was expressed by another early school leaver, Russell, who had started a ten-week Certificate II in hospitality, food and beverage. He did not complete the certificate because he did not attend the job placements required by the course. When asked about what he wanted to get out of the certificate, he was adamant that this was not a vocational course but ‘insurance’ in case he was unable to secure work.

I don't know, I guess it was more insurance if there was really NOTHING, like absolute ZERO for me to be interested in, I guess I could just get a job at a bar or something.

In addition to this course, Russell had also completed a pre-apprenticeship in mechanics (when he first left school) but was not looking to build upon this.

I was going to be a mechanic but then I just lost interest in it ... One of my biggest problems in life is that I can't decide on anything, I don't have any real interests. I was just like, 'Dad's a mechanic, maybe I could take over his business, do a mechanic course' but I just wasn't that interested in it. But that was the only thing that made me do it really.

In this excerpt, Russell hints at the mental health barriers that he had expressed earlier in the interview. Having seen a number of mental health practitioners, Russell doubted the capacity of mental health professionals to provide him with the appropriate support to help him overcome anger issues or issues that related to his uncertain pathway.

I've seen about three different psychiatrists. *Was it helpful for you?* Not even a little bit. My mum took me when I was still at school and this one psychiatrist, his summation of it all was just that I was an immature teenager. So I guess I'm still an immature teenager because I haven't changed at all. Useless. One time I went to this one and I actually came out angrier than I was when I went in ... I kind of think I'm special in a way. Like I don't think anyone can actually understand me because I've talked—it's not just the psychiatrists—with so many people over the years. My mum doesn't understand me, my dad, my brother—they're just like, you know, 'man up and just work and do all this shit'. I usually speak to my mum when I'm feeling angry or down or anything. Because she tells me all



this hippy stuff—this self-help stuff and I get sick of it so I end up just having a fight with her. The only person that really I can talk to without increasing my anger is my mate.

As he had been mostly unemployed since leaving school, his situation highlights some of the challenges for providing services to assist young people into work. In this case, the reasons for disengagement with employment or training were multidimensional. In spite of his family's economic and social support, Russell's early school leaver status, mental health issues and lack of completed training placed him in a vulnerable position in relation to the workforce. For Russell, the search for employment was dictated by Centrelink requirements rather than his own career plans.

I did apply for one job, I actually got the job but it was the worst job ever. It was like a doorknocking job, you had to sell electricity and I'm just like 'Ugh, this is terrible' ... I did it for a day, for about an hour and then I quit straight away.

In this sense, there is a possible gap in the availability of career or vocational supports to young people, particularly for groups experiencing multiple and intersecting forms of disadvantage such as some early school leavers that would benefit from such support.

Among the other early school leavers, nonlinear transitions featured among two young women caring after young children. Pregnancy and raising young children had prevented them from completing courses or engaging with work. Without qualifications and work experience, the plans of these Life Chances Study participants were marked with uncertainty and anxiety. For example, Susan had been intending to finish Year 12, but then became pregnant to her boyfriend in Year 11. She subsequently tried to return to study on two occasions, but two further pregnancies interrupted this. She said she had postnatal depression with all three births. At the time of the interview, Susan was doing a two-day a week education re-engagement (VCAL) program for young mothers and hoped this would lead her in due course to a career in nursing.

I want to get into nursing ... I want to be a midwife. That's about it ... Depending on my scores, if I can get into nursing, then that's what I'll be doing. *And so what do you expect to get out of the VCAL course?* To learn more things, yeah, learn more things so then I can hopefully get into nursing so then I can pick a good university or something.

In this excerpt, her aspirations to study nursing contrasts with the fragmented engagement she has so far had with education. At the time of the interview, her three children were in full-time day care, but with their various illnesses she could not attend all the classes. Similarly, Christine, another young mother, felt her primary responsibility was to ensure her children's welfare. Without the support of social networks around her, formal work and education can only feature in distant plans.

*Are you looking for work at present?* No, I'm looking after my kids. I don't think I'd manage with work or finding a job, I've got no one to look after my kids. I have weird plans. I don't know if they will work out. Maybe after next year, sometime, if we could find a place to live in [outer suburb] and I've got my family close by. I'm not thinking about going back to work, I'm thinking of going back to study before work, because I'm not qualified for anything for work. I'm thinking I'm going to go back to TAFE. Or even if I have someone to look after my kids in the evening I'd probably go and do an evening course.

Not all of the early school leavers interviewed were struggling to transition to work. Those that had gained full-time work received greater pathway support through the offer of workplace training. In contrast to the other early school leavers dissatisfied with the training in their apprenticeships, Narelle had experienced more positive support from her full-time work at a takeaway food

franchise. As a manager of six staff and looking to build upon her management skills, she was in discussion with her employer about undertaking a management course.

That's why I'd really like getting into the management skills because I haven't really done anything so much about the technicalities of management supervising, so that would be a very interesting course ... to get something on paper if I ever want to leave this job so I've got a management course as well, it's not just being a manager.

In addition to having her skills recognised and therefore made transferable to other management positions, training within the workplace can be particularly helpful when developing new skills.

Early school leavers would benefit most from structural supports that ease their pathway into secure work. However, the mismatch between their interests and the options made available to them leave some in a difficult position. Economic imperatives to gain employment are at times at odds with aspirations to build a vocational career in an area of their interest. Consequently, pathways that could potentially be enabling have little benefit to some early school leavers, when they have not completed courses or apprenticeships. In contrast, early school leavers who are more hopeful of their future can point to instances of workplace support that they believe can build their skills and qualifications in fields in which they are already employed.

### The freedom to choose

The ability to manoeuvre within and between pathways is evident in the interviews when participants refer to their 'choices' in their study and work paths. Here the notion of having 'options' becomes vital as interviewees refer to the importance of being flexible and having contingency plans.

However, 'choice' in its idealised form assumes a degree of freedom to be able to navigate through a variety of options according to one's own desires. As typified by the early school leavers, this kind of autonomy rarely came across in the interviews. While the importance of having options and contingency plans were reiterated by many interviewees, it was only those with greater economic resources who could carry these out without being too constrained by the uncertainty of making the 'wrong' choice.

Chris, a young man from a high-income background, exemplifies this high degree of autonomy, and capacity to overcome institutional barriers. Upon finishing high school, he had to take what he referred to as a 'forced gap year'. During this period Chris travelled across Asia and also worked in a number of jobs, the longest of which was a ten-month role that involved working in China to recruit students for a private school in Melbourne. After this, he was faced with the decision of continuing the role or beginning university.

Then I had to make a decision whether I was going to go to uni the next year or [his employer] wanted me to go set up another school in Adelaide and I thought I should probably get my uni out of the way first. He wasn't very happy with that.

In having to take a 'forced' gap year, his is not the ideal 'smooth' transition from school to work. What is notable in this instance is his ability to overcome a potential setback and pursue a range of options with a more open notion of choice. He points out this 'silver lining' in reflecting upon his own pathway.

I think I learned a lot in that year after school. Compared to other friends that went straight to uni, I think it was a really good thing that happened to me.

His challenges did not inhibit his capacity to gain employment, travel, and ultimately did not diminish his university options. His feeling of freedom to choose came through strongly in his response when he was asked about his future plans and the ‘golden years’:

I would like to be employed but if I’m still wandering around with no career I’m not too fussed about that. I give myself until 30, from 20 to 30 are the golden years, I can do whatever I want whenever I want.

Those that enjoy a relative autonomy in their pathways are marked by the absence of anxiety in their discussion in their immediate and future plans. In Chris’s words, his ‘golden years’ at the relatively young age from 20 to 30 years marked a time of unbounded freedom to move his life in any kind of direction according to his wishes. In reality, this is, of course, not wholly self-determined, but is supported through the young person’s social and material resources. Similar to Chris, Klara came from a high-income family and was in a position to take a gap year after high school. In her case, she was able to begin a degree in curatorial studies, but a lack of sustained interest led her to defer her degree and do some travelling around Europe. Currently completing a combined law and arts degree at Melbourne University, she is now considering a student exchange, as well as specialising in international aid and incorporating further study in agricultural studies to complement her interest in international aid. For her, the arts part of her degree was for general interest and she was seeking something with more direction, but was willing to take her time as she was ‘in no rush’. Critical to her pathway, and her apparent flexibility to manoeuvre within it is the strong social and moral support provided by her parents, both of whom had made relatively radical career moves in recent years. Modelling the capacity to be flexible in career options had a significant impact upon Klara, who explained:

The one thing [my parents] always said ... ‘just start something, you can always change, it’s never too late to be re-educated’ and I think that’s the one thing that I always take with me, which I guess is why I’m not that worried about where I start, I’m more interested in starting something and then sort of moving on from there in a different direction if I want to.

With the support of her parents, Klara did not feel limited nor constrained by following a set vocational pathway. These close informal networks therefore had a significant impact upon Klara’s choices. Having recognised the benefits to wellbeing of changing career paths, her parents modelled a pathway that was characterised by opportunity rather than risk.

Some parents provided negative models of employment. This was raised by a couple of the interviewees.

*When you say that your parents expect you to get a good job, what does that mean?*

Probably not something they used to do because they used to work in a restaurant and they said like restaurant is a hard job so you’d be better off somewhere in the office where it’s easier job ... *Is there anything that you want to avoid in the next five years?* Working in a restaurant. (Charlotte)

My mum used to work several part-time jobs when I was growing up just trying to make a living and trying to take care of us and often some of those jobs would be not taxpaying and it’s really complicated and I can see how bad it can get and how they can be really bad bosses sometimes, especially in the Asian culture and Asian areas and so it’s kind of affected me in the way that I will not go for those jobs and I will have a bias towards those kind of jobs or Asian workplaces. I don’t want to work there and that’s why I try to aim for retail or something that’s a taxpaying place where they actually have to do things right and

I have the security. I feel like I have the security that whatever happens I will be protected by law by everything else, so that's one thing that's affected me. (Melissa)

More broadly, the ability to manoeuvre within pathways is also structured by the kinds of courses young people engaged in, with a few young people regarding their tertiary courses as providing them with myriad work and further education opportunities.

I guess at the moment, more than anything, I'm very happy with where I'm going. I've got a lot of options ... My course at the moment is very general, and it isn't particularly scientific or engineering based. We look at a lot of that stuff, but it certainly puts me in a position where if I then wanted to do a Masters degree in engineering, I'd be able to do that relatively easy. (Edward)

The perceived flexibility provided by tertiary courses was also evident with Louise as she navigated the pathway from TAFE to university.

I didn't get into law at uni so I thought this would be the best option. Maybe if I got a job in a law firm as a legal secretary then well that might give me some experience working in the legal industry and maybe then they might take me into law at uni. But if not, I might be happy in my job as a legal secretary.

She reiterated these contingencies again in the same interview.

And I would also apply for law at uni just to see if I got in ... If I got a job, I would still apply for law at uni because well if I didn't want to do the course I could still turn it down.

In these interview excerpts, Louise embodies the ideal of the 'flexible' citizen, one who keeps her options open by remaining able to follow opportunities as they arise.

### The limits of choice and the individualisation of risk

As discussed elsewhere, choices are always embedded in enabling and constraining contexts. This is pertinent for young people for whom 'flexibility' in work arrangements is synonymous with the casualisation of sectors in which most young people are employed. In reporting the kind of paid work undertaken by survey respondents in 2011, casual work was by far the most common (52%), followed by permanent (20%) and contract (8%) work. While many young people expressed their satisfaction of casual employment as it supported them through tertiary education, notions of 'choice' require closer examination.

Emphasis in policy discourse on flexibility should not be taken as a freeing of choice as young people are still constrained by their social, economic and cultural position. Although such factors do not inherently limit young people's 'choice', many are still left in a vulnerable position within an increasingly precarious labour market. In response to this, many of the interviewees spoke of having to change and alter their plans. How well young people manage their precarious position within contexts of 'risk' is revealed in the interviews when they outline their contingency plans.

In the following examples, both Tracy and Raymond discuss the implications of finding work after having completed a degree. In Tracy's case, she was able to find full-time work as a teacher, but only after having seen her friends carry out their fallback plans within an unstable and casualised labour market:

*So you are talking about teaching graduates, that they quite often don't get a job to start with? Yes, they don't. A lot of my friends haven't got a job, or they do CRT work—*

emergency teaching. That's what I was going to do if I didn't find a full-time job, I would do ... And then I was thinking maybe I could do overseas teaching as well, maybe to teach in China because I can speak a second language. But then I was really lucky that I got a job. So I don't have to think about that yet.

In Raymond's case he has so far been unable to secure full-time work in spite of having completed a university degree in Occupational Therapy. A male with Chinese parents, and from a low-income background, Raymond's interview was punctuated by the recurring themes of risk and his attribution of managing risk as falling to the individual. This first arises when he discusses his tertiary studies.

I had a plan in mind that if I failed a subject I was going to change courses immediately, but I didn't change—I didn't fail.

In both cases, the interviewees emphasise that the burden of responsibility sits largely on the individual. This view extends to the manner in which young people navigate the labour market. In the same interview, Raymond then detailed his time studying and how a job as a lifesaver at a local pool had supported him through that time. As we were nearing the end of the questions on employment he belatedly noted that he had also had casual, cash-in-hand work at a fast-food franchise, which prompted the following line of questioning:

*Why was that cash-in-hand, while other people were being employed on the books? It was a choice, because they allowed you to choose. And I think they wanted me to be cash-in-hand because they wanted to pay less tax or something and it was easier for them to distribute the money to me, to give me the wage because they didn't have to go through the bank which costs time and money. It was just easier for them I guess.*

Interestingly, Raymond began by attempting to frame 'choice' as being self-determined, in so far as it was 'allowed' by the employer. However, he ended his response to the same question by noting how this particular work arrangement was 'easier' and thus more beneficial for the employer. Probing further, it emerged that the advantages of 'choice' were for the employer rather than Raymond.

People who got cash in hand or even the people that actually was getting money through the bank, it was like they never got paid on time. That was frustrating. And we got paid really, really low. Or considerably low, I thought it was pretty low, it was like \$12 an hour.

In this instance, choice and flexibility become avenues through which the risks of a casualised labour market are shifted to the individual. This was also evident in Melissa's case—she was working for a large supermarket retailer:

I started working there part-time. They pushed me to go part-time. *Were you wanting to do that?* I was casual and I was studying part-time so I thought, yeah, I could go part-time. They wanted me to, but what I heard now is that it's actually pretty hard to go back to casual if you are on a part-time contract. They probably would be reluctant to put you back on casual, but I'll see about that. My manager hasn't contacted me yet because I came back from my holiday.

Similar to Raymond, Melissa is relatively disempowered; it is their employers who exercise flexibility and choice. Under this framing, in which flexibility is the dominant imperative, 'choice' for the young person is heavily constrained through their engagement with part-time, casual and short-term work.

## Summary

In recent times, the imperative for young people to be flexible and mobile in their transitions has, increasingly, been emphasised in an unstable employment sector. However, broader economic and social structures limit young people's capacity to navigate their transitions with autonomy. While pathways for 21-year-olds are uncertain, the social and economic resources needed to address this uncertainty are not evenly distributed. Those from high-income backgrounds with strong social supports were more capable of exercising 'choice' while negotiating their pathways than those from lower income backgrounds. For the latter group, detours and shifts in their pathways were more precarious as further contingency plans were made in 'risky' contexts.

## Pathway supports to work

As outlined above most of the young people would turn to their parents and friends for help and support with work, study and other aspects of their lives. A smaller number would turn to formal support services and few had actually used these in the year they turned 21. In the survey, an open-ended question asked what the young people at age 21 found most helpful in finding work. Although the response rate was small, the range of responses gives some context to the following section. Most young people (8) referred to the use of family, relatives or friends; six referred to internet websites; three referred to their own individual traits; three referred to training or further study; and one referred to a job agency.

## Informal supports

Parents can have a significant impact on their children's careers, not only through the material resources they provide but also through moral support (Domene, Socholotiuk & Young 2011). Most interviewees cited the importance of their parents' expectations, most of which involved securing meaningful, rewarding work. However, tensions were observed when there was a disjuncture between interviewees' and parents' understanding of their pathways.

In one instance, the interview was conducted at the home of a young man from a very disadvantaged background. In spite of this, at 21 he was an active worker and student, doing regular (sometimes paid) work in a restaurant, working as a volunteer in a radio station and starting a new TAFE course. During the interview, his mother interrupted as she passed through the room and gave her opinion on her son's course while he was still there.

Mother: I don't know, I think he's in the wrong course. It's just hard to say.

Son: Why do you think that?

Mother: Because of your [developmental] delays and that I think you'd be better doing more on the technical side with computers.

Upon exiting the room, the interviewer then asked whether this had been a point of contention between the two:

No, she hasn't said anything; this is the first time I've heard her say that.

In a more pointed example, Raymond shares a different understanding of the labour market from his father. Where his father regards Raymond's current unemployed status as a sign of his laziness, Raymond refers to the competitive labour market in which he is competing against other Occupational Therapy graduates. For him, looking for work, therefore, involves managing his father's expectations.

*Going back to unemployment at the moment, how does that affect you?* I think I'm rushed, but I'm not rushed as well. Because I gave myself a six- to seven-month time frame. By July if I don't find work—any work—I was going to go back to studies. But the main reason that I'm rushing is because my Dad is on my back. Because when my sister graduated she studied nursing and midwifery so she got a job immediately because they were so in need of it. So he's comparing me with my sister, 'Your sister got a job straight away. Why aren't you working?' And I have to explain to him that I'm actually finding work but it's just really tough, because there's so much competition no one wants to hire his son ... When he sees me on the computer he thinks I'm playing computer games or something, but I'm actually looking for work most of the time. So that's the reason I'm rushing. But with my mum, she's like 'if you find work, you find work. If you don't, you don't'. She's not too rushed about it because she knows I'm going to work one day anyway.

In the excerpt above, Raymond outlined that his father doesn't understand his explanation of the job market. Instead, his father is more focused on the virtues of attaining work, regardless of whether it falls in line with his training at university:

He says 'you don't have to work in OT but just get a job'.

The push to 'just get a job' was a typical experience and is most often structured through young people's engagement with more formal job agencies. This is discussed further in the following section.

### Job agencies

In the interviews, questions relating to job seeking often invoked experiences marked by uncertainty and anxiety. For several young people, this was compounded by a perceived lack of an effective formal job support network. This was the case for Melissa, who recounted her experience with her case manager:

They just like to act as if they care about what you want and they would interview you and ask you about what sort of jobs you're looking for, but in the end they just refer any sort of jobs to you, like rubbish jobs that you wouldn't even consider. [It would be good] if they would relate it to my career, relate it to my resume even.

In this context, conditionality to engage with the job market did not appear to align with the capabilities and aspirations of young people, as any job was valued over no job. Melissa explained further.

They gave you a lot of pressure and they made it sound like as if you're doing something illegal if you don't go and look for a job or something like that and it was pretty horrible.

Implicit in this quote is a criticism of 'work first' policies in which participation in work and training is valued at the expense of matching young people's aspirations and capabilities to corresponding opportunities. The impression of a punitive job seeking system was also reinforced through several other interviews in which young people spoke of avoiding 'trouble' or the 'hassle' with job agencies and Centrelink. In Melissa's case, she had attempted to be compliant, but was compelled to refuse mandatory group sessions because of their inefficiencies:

They forced me to look for jobs, kept me motivated I suppose. They had this motivation talk thing at the start, like a focus group kind of thing and that really helped. The first time I went there, it really helped, but then afterwards because I was continuously unemployed for a couple of months, they kept asking me to go back there and I actually went back there because I didn't want to cause any trouble so I'm like I'll go and I thought it would be a

little bit different, but that guy said exactly the same thing as the first time I went there and it went for three days. *Three days that goes for?* Yeah, three days, the job focus group and so then the third time they told me to go, I refused. I'm like, sorry, I've done this twice.

For other young people, dissatisfaction with Centrelink and job agencies led to their own self-directed search for work, typically through job websites.

They didn't like say 'yeah ok, let's sit down', or 'what do you want to do or here are some good sites', they just kind of said 'ok you're on job seeker now, what you have to do is go and apply for ten jobs a fortnight'. (Katie)

Similarly, Demir recounts his encounter with a job agency:

I did have them looking into it for me as well, but unfortunately they weren't really helping me out. All they were doing were just sending me to these job interviews. It wasn't really doing much for me so I thought I'll just do my own research and you know, I just got the job.

In contrast, a few interviewees that were studying at university looked for job seeking support from their tertiary institution's job networks. This was helpful for some, as employers registering for the website were aware of students' needs for flexible hours. However, for others such as Kha, its effectiveness was limited when he needed an internship to complete his degree.

*Is there anywhere at your university that helps people look for jobs?* Usually there are a few teachers that help. They give us information and advice, but they don't really look for a job for you so the job hunting is all on the student.

However, the dissatisfaction expressed by interviewees in formal planning pathways, careers advice and job seeking extended beyond job agencies. Reinforcing findings from previous stages of the Life Chances Study, a number of interviewees identified the school as a key site that ought to provide better pathway information.

You're not trained to find work in high school so when you get out of high school it's quite difficult so fortunately I got help through Centrelink and Job Network, but the help isn't always—it's not something that's immediate and quick and fast so I had to spend a lot of time going through emails—through the internet to look for work. I didn't want to like work for the fast-food industry. (Hoa, low income)

[At school] they didn't really cover which unis have a more practical approach. I sort of got the impression that Melbourne University and RMIT would be quite similar but having friends that have done RMIT equivalents, they've been in TV studios, they've been in radio studios, that kind of thing which I haven't even touched on. (Klara, high income)

For Klara, the lack of clear information entails matching aspirations with the appropriate institutions that can enable young people's pathways to meaningful careers. This gap in the system is explained further by Edward, who feels he was not supported by the educational system in terms of vocational guidance:

*How did you come to choose your construction course?* Well, I guess during high school, I was bouncing around a lot. I didn't really particularly find any of the careers guidance any use, but the family had a few friends, etcetera, who worked in the industry. I was interested in architecture to a degree, when I was younger, and I was introduced to one of my cousin's friends, a lady who does the same job, and she just came around one night and brought plans and that kind of stuff, and just gave me a rundown on what she does. I found it very



interesting. So I thought, why not? I got into that degree, and I was looking at it probably early Year 12 as well, so I sort of had that notion of what I wanted to do.

From this excerpt, it is also clear that in light of the gaps with formal vocational support, the importance of informal advice can be critical. While acting as a clear reference point for most of the interviewees, the usefulness of formal job agencies is questionable for several interviewees. That those reported here believed they were better off searching for work on their own demonstrates a gap in tailored job seeking guidance that marries with young people's aspirations and capacities.

### Uncertain pathways to work

The metaphor of the detour would be appropriate in so far as the destinations reached aligned with those sought by the 21-year-olds. However, the delay in reaching destinations means that such nonlinear pathways are bound by uncertainty. In these circumstances, pathway supports can be critical in promoting successful transitions to work. This can take the form of informal networks of family and friends, formal job agencies and engagement with further study and training. However, as examined above, these avenues can be ineffective and reinforce the uncertainty of young people's pathways. This was expressed by many of the interviewees, as the lack of clarity of their destinations and the routes they would take to get there attested.

The pitfalls of credentialism are typified in the case of Katie. Having completed her VCE, she then completed a diploma in dance teaching and business management. However, difficulties in transferring these skills into a career due to a lack of jobs in teaching children dance, and the infrequency of working hours in the jobs available, has led her to question whether this was the right course for her:

It kind of upsets me because I feel like I've wasted time ... I know people are like 'you can use it in the future' but let's be honest I probably won't, if I'm not using it now I'm not going to use it in the future. I feel like I could have been two years off my apprenticeship in hairdressing, and I'm not getting any younger and so I don't want to be on an apprentice wage, it's going to be like that until I'm 25.

Encouraged by her partner, she decided to change tack and look into hairdressing. However, this brought its own uncertainties:

I thought what else can I do like because through the course I was like, well, dance teaching's not really a full-time kind of job, it's only maybe on the weekends or after school when the children can go, so I thought what else am I interested in, yeah, and I thought maybe I could do like hair or beauty ... And so I started looking for jobs and stuff and then my partner actually said to me there's a job, he's like, 'oh look they're looking for a hairdressing apprentice, why don't you call up', so I called them up and I went for the interview and I didn't actually get that one, but it really like got me thinking like, 'oh maybe that is something I want to do', because I've done my work experience a few times at hair salons, and my dad was always like 'you should be a hairdresser'.

Similarly, Sandy attained certification which she doubted would further her career. Currently in full-time employment, she was supported by workplace training in the form of two Certificate IVs; one in Customer Contact, the other in Frontline Management. Prior to this she completed a Certificate III in high school. In spite of this, she was ambivalent about whether her current training was meeting her needs, referring to it as a 'time waster' and 'common sense'.

## Summary

In seeking employment, young people engaged with supports ranging from informal social networks of family and friends through to more formal job agencies. However, interviewees often revealed disjuncture between their own aspirations, their qualifications and others' level of knowledge of changes in the labour market. In this sense, motivation or 'activation' of young people was not lacking. However, the lack of supports required to ensure that young people were offered individualised and integrated supports to enable their engagement with work or training compounded young people's uncertain and unsustainable experiences of their pathways.

## Experiences of further education

While the pathways of the 21-year-olds are a focus of this study, it is also important to gain an understanding of their experiences of tertiary education; that is, of issues that arise while they are *within* the tertiary education systems. More specifically, we look at the barriers and supports that the 21-year-olds from low-income families experienced at university, TAFE and in other forms of training, as well as the impact of study costs and income support on the young people's experience of tertiary education and decision-making. These are pertinent issues in Australian policy today and will be addressed later in the report in the discussion section.

As mentioned above (see Table 3.1) half of the young people in the Life Chances Study were studying at university as their main activity in the year they turned 21, while 10 per cent were studying at TAFE. Some of those whose main activity was full-time work were also involved in some study during the year at university or TAFE, and as apprentices and trainees.

The university students attended a wide range of universities, most in Melbourne, but also a few interstate and overseas. The most frequent courses listed in the survey were Bachelor of Arts, followed by Science, Fine Arts and Education. A few were doing double degrees and/or a bachelor combined with a diploma.

The TAFEs attended were in Melbourne, regional Victoria and interstate. Most of the TAFE students were female, while there was a similar proportion of females and males attending university. Three TAFE students were doing Certificate III courses (in children's services, hairdressing and commercial cookery), five were studying for a Diploma (two of whom were doing visual arts) and one was completing an Advanced Diploma in Fashion and Textiles Merchandising.

## Barriers and support

Among the university students there was a much higher proportion from high-income than from low-income families. In contrast, the majority of TAFE students were from low-income families, with only one from a high-income family. Many of the students from low-income families were the first in their families to undertake higher education.

As mentioned above, most of the students enjoyed their study most of the time (69%) or some of the time (29%), and this was similar across the family income groups. Also in the survey, very few students from low-income families specified problems with study. For example, there was no significant association between family income and whether the young people identified having any major problems with studying or training, whether costs of education and training were a problem, or whether they were able to get the help they needed. However, problems became more apparent in the interviews when the barriers and supports that young people met at university and in other forms of training were discussed.

### University students

Costs were a main issue for university students, whether they were from high-, medium- or low-income families. While most of the students first said that costs associated with study were not a problem for them and often explained that they were 'on HECS', cost pressures often became more obvious with further discussion, not only for those from low-income families. Obtaining textbooks was a problem, especially new editions, which 'cost over \$150 and I can't buy them second hand' (Megan, high income). Food and travel costs were mentioned as costs of studying. One quoted the cost of the parking permit at university as \$360 and also worried about the cost of academic records.

In addition to the costs of study, other factors made it hard for university students from high-income families to study, including lack of motivation, long 'part-time' work hours, large classes and the feeling of being 'a number'. In addition to the cost of textbooks, Megan's motivation had made it hard for her to study:

I think sometimes motivation. Not really being able to see the end of the tunnel, the light at the end of the tunnel, that's just been, get a bit bogged down and there's a lot of distractions at uni, a lot of different activities you can be doing, because there's always some society out on the lawn having a barbeque and drinks every day and it's very easy to get distracted by that and end up at class drunk. There's a lot of students that do that and it's very hard not to go and have a—like go hang out with people and not go to class. That's probably the biggest thing, is missing classes.

In comparison, the barriers discussed by university students from low-income families included costs of public transport, teaching resources and painting materials, in addition to the above mentioned costs of study. The long distances they had to travel to university, either by car or public transport, the lack of access to a computer every day and difficulties of studying at home were also barriers. In addition, from the survey, 30 per cent of the young people from low-income families had no access to a car, as opposed to 14 per cent of young people from high-income families. Hoa explained the 'very long' time it took for her to travel to university:

Because throughout my uni years I couldn't drive so—and my dad, he was quite busy at home so I couldn't always ask him to drive me to uni so I had to catch public transport. If I have a class around 9 o'clock I had to leave the house two hours early, yeah, so wake up around 6 or 5 and I found that very tiring at the end of the day ... I have to catch a bus to the train station and from that train station I need to—I had to go to the city, so Flinders Street, and then catch another train to get to the station that's close to uni and then catch a bus to the uni ...

The university students also discussed the supports while they were studying. For those from high-income families these included financial support from parents, HECS and a scholarship, as well as close proximity of the university to home and small class size.

The supports discussed by university students from low-income families also included financial support from parents and HECS, as well as Youth Allowance. One young woman was thankful of a one-off scholarship she received at the end of Year 12 for travelling fees to help her with the transition from Year 12 to university. Other supports included helpful staff and fellow students, useful facilities and the study environment in the library. Kha, who is from a Hmong family, discussed the support programs at his university that his friends were involved in:

Well they've got programs for students who aren't doing so well or who need help at uni. Usually they have mentors or you can go to a SLAM class, which is for student learning;

they teach you everything you want to know so if you have poor English, they'll teach you or any problems with any of your subjects, they'll guide you through it. *Have you used any of the services?* No, I haven't, some of my friends have been mentoring so sometimes I go and visit the room.

### TAFE students

TAFE students also experienced barriers and supports to studying. The barriers were similar to those experienced by university students and included high costs of subject fees, textbooks and art folio equipment, as well as little contact with staff and long travel time.

Melissa had just experienced her first week at RMIT University after previously studying at RMIT TAFE. Not only had she experienced limited access to resources in TAFE compared to university, she was also aware of the cuts to both university and TAFE and had experienced the impacts both indirectly and directly:

... the whole entire school, the whole entire university has been going through a big change. They've been cutting contact hours constantly, so it's just the politics of this university. They like to cut contact hours and there's been a lot of what do you call it, protests and stuff like that about it ... Because they're cutting hours and they're cutting down staff because they don't need as many contact hours, but then they're still probably taking the same fees from students. It's just the way that things start to be like and so a lot of students aren't very happy about that and I've heard about it.

The supports TAFE students from low-income families discussed were mostly financial. These included low subject fees, HECS and, in one case, support from Centrelink to help with childcare costs while she was at TAFE. Melissa, who had experienced the impacts of cuts to both TAFE and university, also spoke positively of her TAFE experience:

Through TAFE I have experienced a bit of it [impacts of cuts], but they're much more friendly because it's a closer group so the teachers are a lot more friendly and they interact with you a lot more and on a personal level as well.

### Impact of costs

There was an impact of study costs and income support, such as Youth Allowance, on the young people's experience and decision-making. Despite being appreciative of the financial support they received from the government, HECS and Youth Allowance was not enough for some students from medium- and low-income families.

Hoa, who was a university student on HECS and Youth Allowance, still received support from her parents. When asked if there were any costs of studying that had been a problem for her, she replied:

No, because it's HECS supported so, the government pays for it. *Have textbooks been a problem for you?* No, I just buy the textbooks that I need and my parents—and also I receive Youth Allowance ... so I just buy what I need and the other major textbooks, which are probably \$600 or something, I use them from the library. *So do your parents help out or is Youth Allowance enough money?* Well, Youth Allowance is not always enough so, yeah, my parents do help me.

Another university student, Ayla, was on Youth Allowance as well as a Commonwealth Government scholarship. She said that without the scholarship she would not be able to buy any textbooks. Yet, she still had to ask for money from her parents for her travel costs, which was 'putting a lot of stress' on her. Ayla had been catching public transport, which was taking two

hours each way, so her father bought her a car, but it had been too expensive for her so she went back to using public transport. She explained the costs involved:

Train tickets have gone even more expensive this year too, it's \$6.30, and we need to get both zones and a daily ticket ... It costs more to go by car because of petrol, the e-tag and the car parking tickets there [at university], it costs a lot. So if me and my friend go to uni with the train it will cost us \$12.60, but with car it will go to \$25 so it falls out cheaper this way. (medium income)

Kha, whose only income was from Youth Allowance, was worried about an increase in train fares, which would cost him an extra \$5 a week, an amount some would not even notice. He felt that Youth Allowance had not kept pace with rising prices. He added:

I joined HECS so all my fees are with HECS. University textbooks are quite expensive, but most of the time you don't really need them. Other than that there is consumption, like food, drinks in the city, if you go to the close stores they are usually more expensive, if you take a little walk they are quite cheap. (low-income)

The costs had a direct impact on their study. Ayla, mentioned above, who was on a scholarship but still stressed about travel costs, explained that she sometimes stayed away from university to save on the cost of transport and food: 'Instead of going there and listening to the lectures, I just listen to it online'. Another student identified missing out on time to study for university because of the demands of his part-time job to cover expenses and food.

Melissa, the RMIT TAFE and university student who was studying Fine Arts, explained that she had chosen photography and literature subjects rather than painting because she could not afford the paints and associated materials. She made this decision even though she had been borrowing equipment from RMIT.

## Summary

The barriers discussed by students from low-income families included costs of textbooks, subject fees, resources and materials, drinks and food. Other barriers included the lack of access to a computer every day, difficulties of studying at home and little contact with staff. A prominent issue for the students was both the cost of petrol and public transport as well as the long travel time to get to university or TAFE. The supports discussed by students from low-income families included financial support from the Commonwealth Government through HECS, Youth Allowance and childcare support, as well as from parents. Other supports included helpful staff and fellow students and useful facilities and study environment in the library. Despite being appreciative of the financial support they received from the government, it was not enough for some students. They tended to be further supported by their parents, highlighting the importance of material resources from families. The costs had a direct impact on their study by missing classes or time to study and by influencing the 'choice' of subject taken. There was also an issue of balancing part-time work with study, which will be discussed in the following section on balance.

## Balance and wellbeing

### Balancing priorities

Definitions of successful or expected transitions are typically limited to the work and learning outcomes of young people heading towards adulthood. Often overlooked is the importance of young people's diverse roles and activities that impact on their work and learning and therefore,

their wellbeing. As 21-year-olds, many of the young people were attending to the difficulties in managing the balance between work and study. Combining study and work was a common experience for students across the income groups. But it proved more difficult for those from low-income families. Survey responses indicate that most casually employed young people at age 21 were also studying at university (64%) or TAFE (33%). Difficulties with this arrangement was first indicated in the open-ended survey responses in which several young people pointed out that the changeability of casual work hours that they were obliged to take up meant that their studies suffered. One survey respondent outlined the ‘double bind’ in which young people struggle to gain casual work, but also struggle to manage their studies once they are working.

It was difficult to find consistent work throughout the year. Casual employment is unstable—shifts get cancelled and you get sent home if it is quiet [in hospitality]. It can be tricky to earn enough money when you don’t have flexible availability due to study.

In her case, the demands of flexibility from casual employers did not fit with the time demands of her studies. Consequently, the difficulties in balancing priorities become pronounced. This was echoed by many other interviewees, such as Julie, who were working and studying at the same time:

*Why part-time?* Had a lot going on in my life. Not a bad thing. Regardless of whether I was studying or not I still need to work and support myself financially. I also do a lot of voluntary work, which takes up my time. I just wanted a bit of everything, to have a balance to life, I think it’s really important to have a balance in life and not overdo things because at the end of the day you’re not doing any good for anyone.

For Melissa, ‘doing good for anyone’ meant looking after her family. For her, the imperative to work and study at the same time became stressful when her mother was unable to work and consequently relied upon Melissa’s income. In spite of this, Melissa recognised the importance of studying at the same time in improving her, and therefore, her family’s situation.

I’m quite lost and I don’t know what’s going to happen this year financially for us because she can’t work. My sister’s getting a part-time job now, but I was really reluctant for her to get a part-time job because I really want her to just focus on the study, but it doesn’t look like she does much study, anyway, so for me I hope I can keep my job as a casual position. I can still focus on studying because they wanted me to work at least 20 hours. It’s impossible. He was saying I want you to keep working 20 hours if you can even if you start uni and I’m like, sorry, I’m doing full-time, it’s impossible, and I’ve just applied for Centrelink for the student help allowance, Youth Allowance again, so I’m trying to change back from Newstart. They cancelled my Newstart, anyway, because I went on holiday and I didn’t report or something and they just cancelled it, which is quite weird and horrible.

In these examples, the stress of taking on financial burdens in the context of supporting their families causes both of these 21-year-olds to continually assess how they can prioritise their own study and work needs even as it strains relationships with their respective families. Remarking upon how they managed in these kinds of situations, other interviewees emphasised the importance of looking after their own needs in order to be in a position to help others:

I’m trying to take on burden of care for my little brother and sister, the care of my mum, my older brother and sometimes I just have to put the time for myself to just relax. Study life, family life, you have to balance everything out, otherwise one takes over and there’s too much pressure. (Chung)

Similar sentiments were echoed by a number of interviewees who lamented the lack of time that they were able to commit to their family. For example, Raymond's 'emerging adulthood' in the form of travel and seeking full-time work, has caused him to reflect upon his relationship with his parents, and how important it is for him to maintain that close connection.

*How do you balance how you spend your time? Perhaps in terms of family, spending time with friends, sport, that kind of thing? Previously I didn't really handle it very well I think, with my parents especially I think I neglected them a little bit. But since coming back from holidays I've made attempts to try to change things like spend more time with my mum or my dad. Because I think most of the problems that happen within families is lack of communication. So I do think during the nights or family dinner I really cherish those times to speak with them.*

This realisation was also reiterated by Klara, for whom a concerted effort was now needed to maintain her close relationship with her parents:

*It's almost funny I have to schedule in times with them [her parents] to catch up or go out for a coffee. Dad's away a lot of the time for work.*

However, balancing priorities also had negative consequences for other kinds of relationships. Several 21-year-olds spoke of their limited capacity to take up social opportunities as they were combining work and study. This was the case for Louise whose primary focus was on completing her studies:

*Sometimes I do typing during lunch times and sometimes the other students will say 'oh why don't you spend time with us?' But it's just when I have to work after TAFE, I have to go to work and I'm thinking 'oh I have to get this typing out of the way just in case I don't have time to do it another time'. So what happens after you've finished work? Can you do the typing at home? I finish work at 8 o'clock and I'm usually tired. So I just have a shower, have something to eat and go to bed. I suppose I could if I really needed to but usually I make it so that I don't have to do typing late after I finish work.*

This kind of social isolation was even more keenly felt by Susan, a young mother for whom socialising changed dramatically after the birth of her first baby:

*I have no friends. I lost them all when I had my first baby, because I couldn't go out all the time, not that I wanted to go out with anybody so I basically lost all of them, not that it bothered me. I basically straight out said to someone on Facebook, I don't mean to be rude, but I'd rather be friends with someone who had kids than someone who doesn't have kids because people who have kids have a better understanding that you can't go out willy-nilly and you can't go out drinking all the time, you can't go out all the time because I've got three kids now and I either take one or two out. Taking all three out is a disaster sometimes.*

In this case Susan's key priority was caring for her own children. Elsewhere in her interview, she referred to the impact that this has had on her attempts to further her education.

*It just got to the point as you do when you're pregnant, you get to the point where you can't be bothered, I'm stuffed, I can't be bothered, so I just focused. When I did my exams and stuff, I just focused more on me and the baby at the time, just making sure that, because he was my first, made sure that I was pretty much just eating the right things, not doing anything stupid, not holding heavy things. After Year 11, I just focused on me and him.*

Although Susan has been unable to complete her studies, she recognised that caring and education were not necessarily competing priorities, as gaining qualifications was her key to gaining meaningful work that would enable her to support her child:

But at the same time I knew I wanted to do this because then I'd be able to work towards a good job and be able to supply everything for my son when he was little and then I fell pregnant again.

Susan was therefore caught in a 'double bind'. Her key priority was the welfare of her children, but in seeking to progress along her pathway, she was pulled between the present (in which she must look after her young children's needs) and the future (in which engaging in study and work would benefit them in the future).

## Summary

Combining work and study was a common experience among those interviewed. This was particularly stressful for those in casual employment, as they had to balance employers' demands for flexibility with their own study time. Moreover, difficulties in balancing priorities had particularly negative consequences on the capacity of young people to maintain familial and social relationships. Further difficulties were evident among those who had strong financial and social obligations to their families. In needing to combine work and study they experienced strained relationships with those whom they were trying to support. Similarly, the importance of study in young parents' pathways led to being caught in the 'double bind' of supporting their children's immediate and future needs.

## Hopes and plans for the future

In both the survey and the interview we asked the young people about their hopes and plans for the next five years. In the interview we also asked about the most important things that would affect their life chances over the next five years.

When asked in the survey what they thought their main activities for 2012 would be, they answered: university (56%), working full-time (31%), working part-time (27%), travel or holiday (24%), TAFE (10%), looking for work (8%), apprenticeship (5%), volunteering (5%) and home duties/looking after children (3%).

Their plans not only related to their education and work pathways, but also to overseas travel, living arrangements, romantic relationships, family, health and wellbeing, balance and the community, and often involved a combination of these elements. The following are examples of some of the survey responses from young people from both high- and low-income backgrounds:

Make films and get into the film industry. Also find some sort of avenue for my other interests. Support myself with part-time work and move out, probably with friends. (male, high income)

Hopefully find 'the one' and move out with them in a committed relationship. Graduate university and find a rewarding job as a primary school teacher. Save for a house/apartment. Buy a car. Travel, travel, travel. (female, high income)

Finish my apprenticeship then travel. I want to have kids. (male, low income)

Get into my masters and possibly PhD. Possibly get engaged if with same partner. Get casual work. (female, low income)



A few young people were ambivalent about their future plans and hopes. Christine replied that she was 'not sure' and Darren said 'ask me later'. Two others (of medium and high income) said they wanted to develop a clearer idea of what direction they should go in life. While one young man wanted to 'avoid employment' (high income), another young man was in no rush:

I want to enjoy being young a little longer, I don't want to rush my career because I don't feel the need to. This is the same with relationships ... (medium income)

Hoa, a young nurse, discussed the nursing ratios, which were receiving considerable publicity at the time of the interviews (February–March 2012):

The other hopes which I have for the future, is for the government not to change the nursing ratios of seven to eight patients per nurse because of money ... it'll develop a lot of stress and pressures on the nurses. This does have a great influence on me, because it will affect my community and myself and work as a nurse. (low income)

In the interview we also asked the young people what they hoped to avoid in the next five years. The responses varied: financial dependence, car accidents, death, bad relationships, stress, pregnancy and loss of focus.

### Life chances

Given the focus of the study, we finished the interviews by asking the young people about the most important things that would affect their life chances over the next five years. Most of their responses regarded work and income. For young women in particular, there was a tension between working and falling pregnant. There was a strong individual focus on achievement. Some young people also mentioned structural constraints, such as the employment market and a few raised health factors.

For Katie (low income), getting a job and becoming financially secure was important. Hoa (also low income) mentioned the importance of colleagues as to whether one enjoyed work. Similarly, according to one young man, work and being happy in work was the most important thing:

I guess the biggest one going forward for the next five years has got to be work, and that's where I'm going to be shaped or—not shaped, etcetera, just depending on that. If I find something that I really love, that would be amazing. That's going to be the primary one, and I don't think university is going to have much more of an impact at this stage. Maybe socially but I don't know about anything like that happening. Work will be the biggest factor for the next five years. (medium income)

For Narelle, from a low- to medium-income family, her life chances would be greatly affected if she was not able to work: 'Falling pregnant would be a bit of a downfall at the moment. Mainly if I got restricted to work it would be quite hard'. Sandy wanted to improve her financial situation before she had a baby:

As much as I do want to have a kid, my financial situation would affect it, so say for example, if I fell pregnant before I paid off my debt that would make it really hard. And my mum, having to pay for her mortgage is a little bit difficult, that just means that it would slow down the process of me getting my own house. (low to medium income)

Through an individual focus on achievement, the young people tended to internalise their life chances thus putting all the responsibility as to whether they were successful or not, onto themselves. For example, Birsen from a medium-income family said: 'I want to be good at what

I'm doing. If I'm not good at it, I'm not going to be successful so you have to be good at what you're doing'. Similarly, Klara responded:

Maybe the degree I decide to do. And also I think it'll be up to me as well—the experience I get and how assertive I am in certain industries. I think there's a lot of stuff that I'm interested in where you've got to show interest and dedication to get anywhere.  
(high income)

Susan, a young parent who is an early school leaver from a low-income family said:

I would not be very happy if I stuffed this course up. I'm hoping not to, but if I do I'm not going to be a very nice person. I've got my heart set on this. It's something for me to work towards for myself instead of anybody else because at the end of the day it's going to be me doing the work, providing whatever help I get, but at the end of the day it's going to be me doing the course, me finishing the course and me getting grades.

The life chances of Demir (low income) depended on whether he could 'stay on a straight line' and 'keep my head up and keep on working' and 'keep my friends nice and clean'.

Three young people discussed structural constraints that would affect their life chances. For Narelle (low to medium income), Centrelink payments were critical to sustaining her livelihood, 'I'd be kind of stuffed because I wouldn't be able to pay for anything'. Two young people acknowledged the employment market. For example, Joshua said:

I could say things like the employment market, it is so variable as it is. I guess that will impact my chances, but given how little I understand it anyway, the way it changes I'm not going to know about it. I can only do the best that I can and hope that something will happen. (high income)

## Summary

For the coming year, the year they turned 22, over half (56%) of the young people anticipated they would still be university students, while 30 per cent hoped to be in full-time work. The majority of responses to the questions about the young people's hopes and plans, as well as the most important things that would affect their life chances over the next five years reflected maintenance of the ideal, linear pathway from education to a good job in their imaginations. Most young people had a strong individual focus on achievement when discussing their life chances; only some mentioned structural constraints.

## The 21-year-olds' advice to government

In the interviews we asked the 21-year-olds if they had any advice or suggestions for government about how to provide better services to people their age. Their responses do not present a thorough analysis, but can provide an insight into their own concerns and those of their friends as well as some possible directions for policy and practice.

Tellingly, some felt they did not know enough to provide suggestions. For example, Narelle responded:

Not really because I don't really know much about anything, I've never really used anything [any services], I'm not even sure how it even works.

The suggestions from the 21-year-olds ranged from bridging programs for university graduates to the need to increase Youth Allowances; from the specifics of parking and photocopying costs to broad comments about keeping jobs in Australia for young people.

Chris, a university student, raised the need for assistance with what he called 'a quarter life crisis'. He referred to people who dropped out of university in their first year, but also to those who have finished university and don't know what to do next. He spoke of this as 'the next transition' and suggested a bridging program:

A lot of my friends have finished uni and now they feel like they've got to get a job straight away and they've got to start having a career and they're lost and they're not happy. It's the next transition like from school to uni and then from uni into life. Maybe a bridging program between finishing uni and then the next steps, like if you want to go to work, if you want to travel and do further study ... A lot of people are having problems, they've finished their first degree and then they're still working at like [fast-food franchise], they're not getting the jobs that they want. Maybe it's because they're fussy or whatever, maybe their expectations are not what match reality, so maybe there is something the government could do for those types of people.

Issues around income support were raised by a number of the young people, in particular, the need to increase the rate of Youth Allowance, but also improvement to Centrelink, such as decreasing waiting times for service. There was also concern about the rules for Austudy eligibility that would not let students (aged 25 plus) with one degree receive support for another degree.

Some students' advice was about the need to contain costs on campus, in particular textbooks, but also academic records, parking costs and food. One suggested a slight increase to HECS that could cover textbooks.

Young people who had been looking for work wanted more direct assistance from job agencies in finding actual jobs. One early school leaver, Susan, had lots to say, and in colourful language, about the wider issue of the need for government to keep jobs in Australia and the need for assistance for young people to study or work. In brief:

Basically get off their arses and start doing their job ... they're spending large amounts of money on worthless stuff, the frigging dinners that they have. They're not spending the money on what they should be doing ... The whole thing of half the jobs from Australia are going overseas and soon they're going to start bitching and whinging about the unemployment rate in Australia and all it's going to be is the government's fault. Companies are being forced to lay off people and send it to other countries and you've got perfectly good working Australians here ... I know the stigma that comes with being a young person, whether they've finished school or they haven't finished school. Just give them the chance to get a job or do some sort of schooling or whatever.

While the young people's advice to government was given 'off the cuff' in the interviews and does not provide a careful analysis, it does provide directions for further consideration. It is of interest that some of the young people felt too uniformed to provide any comment, while others were able to give quite heartfelt comments. The topics they raised of the adequacy of income support, the difficulties of education costs, the need for career counselling and the supply of jobs for young Australians are followed up further in the next section.

## 5 Discussion and implications for policy

### Discussion

Our findings confirm that stereotypes about young people often obscure their diverse and complex lives. In this section we briefly discuss the young people's experience of adulthood before revisiting our initial research questions to further draw out the implications of the findings. The report concludes by raising some of the policy issues relevant for young people such as the 21-year-olds who have shared their experiences with us. While many of the young people felt they were getting on well with their lives, others were struggling and in need of support. As 21-year-olds in uncertain times, many responded with a combination of anxiety and optimism.

### Adulthood

Young people's perspectives about adulthood, and their related experiences, showed that there is a push and pull from independence and dependence. While over a third of the 21-year-olds identified themselves as adults, half had a mixed response, saying they both had and had not reached adulthood in diverse ways. In terms of various indicators of independence, while some were living away from home and/or were full-time workers, the majority were still living in their parents' home and were still studying.

Despite prolonged education for many young people and extended periods of financial dependence on parents, family life was shaped by access, or lack of access, to resources. Our findings are similar to those of a recent Melbourne Institute Working Paper (Cobb-Clark & Gorgens 2012), confirming that young Australians who experience socioeconomic disadvantage are less likely to be living with their parents or to be financially dependent of their parents than their counterparts from more advantaged families.

The 21-year-olds in our study from disadvantaged backgrounds and with little access to resources often had little choice but to undertake the responsibilities associated with adulthood. These included some early school leavers, young parents and young people from low-income families. In addition, some felt pressure to support their family financially and emotionally, particularly those with a responsibility for their sole parent. For them, adulthood was a burden, which they often experienced along with multiple and intersecting forms of disadvantage.

### Pathways

*What are the education and employment pathways of the young people at age 21?*

While over a quarter (27%) of the Life Chances Study participants were in full-time work at age 21, the majority could be seen as still in transition as tertiary students or looking for work. In the meantime, full-time work was the ideal to which most young people aspired. However, the data from this study demonstrates that we need a more rounded conception of successful or meaningful transitions. Indeed, full-time work is not necessarily the final destination to a pathway, but may be a means to a more substantial study, training or employment opportunity. Determining the extent to which transitions have been positive or successful for young people must take into account the young people's subjective understandings. In this study, these understandings were loosely framed through the concept of wellbeing, which included young people's accounts of their past, current,

and future plans. In this regard, the sole measure of full-time work is insufficient in indicating the status of the Life Chances Study participants.

As recounted by the interviewees, transitions were strongly marked by the uncertainty of navigating what were at times unclear pathways. Caught between the shifting demands of a precarious labour market and the education and training sector, transitions to full-time work were likely to be prolonged. Compounding this context of uncertainty, structural supports for this transition have increasingly shifted the burden of risk onto the individual. For example, some participants were left with relatively few employment or study options after being unable to access the support needed to meet the academic entry requirements into tertiary education. Some of the young mothers also faced challenges in prioritising study and caring for young children, although one was undertaking what seemed to be an appropriately flexible VCAL course for young mothers. Uncertainty was also keenly felt by new graduates struggling to gain a foothold in competitive and shifting labour markets. As many of the young people were completing or had just completed tertiary degrees, it was too early to assess whether such education experiences would lead to secure work. The uncertainty and contingency planning evident in many of the young people's responses indicates that in spite of following conventional paths from education, future pathways are still precarious. What is clear is that the capacity to attend to this uncertainty is dependent upon the young person's access to economic and social resources. While many young people appear to be in similar situations of navigating uncertainty, those from higher income families with strong social networks were more capable of exercising 'choice' and flexibility in their pathways.

### Low-income students

*What are the barriers and supports that young people from low-income families meet at university and other forms of training?*

To promote inclusion and equity in education the federal government has been encouraging universities to increase their proportion of students from low socioeconomic backgrounds and at the state level there has also been an increased number of TAFE places in Victoria. The experiences of the participants of our study highlight some of the continuing access difficulties. While almost a third (32%) of the 21-year-olds from low-income families were attending university and over a quarter (26%) were attending TAFE, they were experiencing various stresses. Costs of fees and study resources were factors in choices of course, especially for those from low-income families. Once enrolled, the daily costs of food and travel, as well as long travel times and demands of necessary part-time work became barriers to regular attendance and study time. The individual stories also showed the struggles of balancing competing priorities of study, work and family. The supports discussed by students from low-income families included financial support from the Commonwealth Government through HECS and Youth Allowance, as well as from parents. Despite their appreciation of the financial support they received from the government, for some students without family resources, it was not adequate.

### Wellbeing at 21

*How does their wellbeing relate to the 21-year-olds' pathways?*

Our findings have shown the interaction of the various aspects of the young people's lives with their wellbeing, including their living arrangements, income, family and social relationships and their ability to balance the demands on their time. The young people's health and wellbeing are vital resources in allowing them to pursue their education and employment pathways, but cannot be

seen only in this context. Good health and wellbeing are important in their own right and should not be unduly compromised by the demands of education and employment.

While the concept of a 'successful' transition at a specific age seems artificial given the vagaries of life, it can be instructive to consider what may constitute good or poor outcomes at age 21 and how this relates to wellbeing.

While full-time work is one outcome of a youth transition, we maintain that a successful outcome also needs to include the wellbeing of the young person. Examples of what could be seen as good outcomes for 21-year-olds in our study include two young women from low-income families who had rather different pathways: both were happily working full-time, one an early school leaver with no further training and the other a university graduate working in her chosen career.

The findings suggest that a 'poor' outcome would be for a young person to be neither working nor studying *and* unhappy about this and about their life. An example of a poor outcome was perhaps a young man, long-term unemployed with mental health problems and no assistance in sight. However, for some of the young parents and some of those on long-term holidays, volunteering or developing alternative careers, 'work or study' does not seem the most appropriate indicator of a 'successful' transition at this stage.

The findings suggest also a category of 'uncertain' outcomes at age 21 where the young people were faced with assorted barriers to their engagement with employment or education. Examples include a young man from a disadvantaged background who had learning difficulties and while happy doing assorted voluntary work and some study was having difficulty with the academic requirements of the TAFE courses. Also the young mother of three children doing a VCAL course and hoping to be a midwife was facing many challenges. Would the support agencies she had around her be sufficient? Others in the 'uncertain' category could also include students with courses on hold and new graduates unable to find employment in their area of expertise.

An important aspect of wellbeing for a number of the 21-year-olds was their mental health problems, typically depression and anxiety, which interfered with their study and work and affected the young people across the income groups. Effective support services in mental health for all young people are needed. For young people from low-income families in particular, such support should be provided alongside other forms of support to address the multidimensional aspects of disadvantage.

## Disadvantage and advantage over time

*What can the study say about intergenerational disadvantage and advantage in a broader social context?*

One of the interests of the study is to consider the question of 'intergenerational' advantage and disadvantage. Low family income has been used as a key variable in the study and can be seen as a central indicator of disadvantage in constraining participation, opportunity and choice in our consumer society. However, this study also confirms growing literature on the multidimensionality of disadvantage. The intersection of low income with mental health issues, lack of secure accommodation, familial obligations, ethnicity, gender, physical and social isolation and underemployment plays a critical role in young people's overall wellbeing.

Their family of origin mattered to the 21-year-olds. However, it did not determine everything and was only one factor in their lives. The findings of this longitudinal study highlight three aspects, which are outlined below: that intergenerational disadvantage is not fixed or predetermined; that multidimensional disadvantage needs a holistic approach to provision of support; and that it is important to acknowledge the diversity of the young people's background and ethnicity without developing stereotypes.

### Changes over time

The findings highlight the importance of their parental family for the young people, both the importance over their childhood and also for many in their current lives as 21-year-olds. Two key aspects of family background over time are the family's financial situation and ethnic background. Family income as the young person grows up may be stable or may change and is crucial in enabling choices. Family ethnicity was very important for some young people, with some families strongly connected to their ethnic communities and values, others less so, and some changed their attitudes over time.

The question of change in family income over time is an important part of any consideration of intergenerational disadvantage. The concept raises a variety of questions about changes and continuity over time. What is the impact of low family income for a young person at various times in their lives? What are the changes that occur in family income as the young person grows up? What are the changes in the young person's own income as he or she starts earning and how does this relate to family income?

The 21 years of the Life Chances Study reveal a degree of upward and downward financial mobility. When broken down into income levels, some limits to this mobility become apparent. Those who started the study on low incomes were either still on low incomes or had risen to medium incomes (with only one rising to a high income level), while those who had started on high incomes had either remained at that level or decreased to a medium income. While the parents' financial situation changes over time, so does that of the young people as they become independent earners. The incomes of the parents and young people may be part of a household pool or may be quite separate, again an important consideration in thinking of intergenerational disadvantage. To this extent, intergenerational disadvantage is not fixed or predetermined and policymakers should neither assume that those on low incomes will always stay that way, nor that any individual can improve his or her financial situation unaided.

### Multidimensional disadvantage

At age 21, many of the young people in the study could be seen as having similar lives as students and part-time workers, irrespective of their family backgrounds. However, those from low-income families were less likely to be at university, were less likely to be receiving financial help from their parents and were more likely to be providing such help to their parents. The impact of costs often compounded other problems; for example, financial stress interacted with housing problems, stressful family relationships and employment pressures. In turn, this affected young people's ability to study and to complete courses, and impacted upon their health and wellbeing. A holistic approach to the provision of support to young people from low-income families needs to be taken by policymakers that not only includes financial support but is wider ranging and addresses the complex and intersecting needs of young people as well as structures of inequality. Investment is required not only in human capital, but also in inclusive planning and infrastructure.

## Diversity within a generation

The diversity of the situations of this cohort of young people born in the same place at the same time is considerable and confirms the warning against simplistic use of the concept of generation (Woodman 2011). One important aspect of the diversity is the young people's perception of their pathways ranging from 'the straight path' to the wide-ranging possibilities of the 'golden years'. Other examples relate to disadvantage and ethnicity. One example of contrast is two baby girls born to disadvantaged Australian-born young mothers in a public high-rise estate. At age 21, one was living independently, working as a manager in a full-time position and had recently travelled overseas, the other was living with her three small children in overcrowded public housing. While the high educational achievement of students from Asian families is acknowledged (Marks et al. 2001), the Life Chances Study has contrasting stories of young people from similar Asian backgrounds; for example, one had proudly completed a university degree and become a young teacher, while in another family a mother was despairing because her son, having left school early, was at home doing nothing. The policy implications include the need to both acknowledge the importance of family background and ethnicity and to resist developing stereotypes of either ethnicity or of 'disadvantage'.

## Implications for policy and practice

Current government policy strongly advocates that young people finish Year 12, move from school to further education and training and/or to paid employment. However, there have been changes in education and labour market policy in recent years that have shifted the onus of achieving this onto the individual young person rather than seeing it as a public good to be publicly supported. There have been increased costs of tertiary education for the student, current or deferred, and reduced financial support for unemployed young people seeking work.

In addition to direct support for schools, some of the specific policy agendas of the federal government have included setting targets for increased numbers of students from low socioeconomic backgrounds at universities, increasing the availability of Youth Allowance to low-income families and a Compact with Young Australians, an element of the Council of Australian Governments (COAG) agreement for the National Partnership on Youth Attainment and Transitions. At the Victorian Government level, there has been an expansion of TAFE training to build up technical skills, although a recent decrease in funding to the TAFE sector was creating concern at the time of writing.

The findings of the current stage of the Life Chances Study would confirm that in general many of our young people are getting on well, but that there are also groups who are struggling. The findings reinforce those of earlier stages about issues for early school leavers, but also raise new issues for the participants, and others, such as the plight of new graduates without jobs. For those without parental financial support, their options can be very limited. The inadequacy of income support, the costs associated with further education and the lack of support in matching young people's aspirations to appropriate training opportunities and career pathways all take their toll.

In section 4 the young people offered their recommendations for policy change, including bridging programs for graduates, opportunities to work, control of study costs and an increase in Youth Allowance. Their recommendations along with those drawn from the findings of the study and related work are now outlined.



## 1 Improving adequacy of income support

To reduce the pressure experienced by students with limited family support there is a strong case to review and increase the level of Youth Allowance. There has been public concern for some time about the decreasing real value of the Newstart Allowance and many calls for it to be increased. This would assist not only unemployed young people, but also those young people whose parents are unemployed.

A related issue is Centrelink service. The young people were frequently critical of their contact with Centrelink about their entitlements, in terms of long waiting times, contradictory advice, rude staff and unexpected payment cuts. Similar complaints have been received over many years and, if receipt of income support is not intended to be a punishment for the recipients, it is time this was improved.

To better support the young people in a range of pathways the following are called for:

- to review and increase Youth Allowance
- to review and increase Newstart Allowance
- to strengthen the capacity of Centrelink staff to engage young people.

## 2 Supporting low-income students at university

There are two aspects to the policy to increase the numbers of students from low-income families at university. The first is how to ensure their attendance. The second is how to effectively teach and support these students who face challenges that their medium and higher income counterparts do not.

We support the advice stemming from Devlin's research on the issue (*The Age*, 26/6/2012), namely introducing inclusive curriculum design, promoting engagement with others, encouraging 'help-seeking', minimising financial challenges and resourcing, and supporting university teachers.

In addition, from our findings we would call on universities wishing to promote effective inclusion of students from low-income families:

- to consider the barriers caused by students having to spend many hours travelling as well as travel and transport costs
- to manage the costs of textbooks, other resources and on-campus costs so as not to exclude those on low incomes
- to make available careers advice for new graduates about employment in their field of study and other options, as well as for those changing courses mid stream.

## 3 Promoting TAFE opportunities

The Life Chances Study confirmed that TAFEs are vital institutions for providing an avenue for young people, particularly from low socioeconomic backgrounds, to attain skills, experience and credentials necessary for either obtaining work or entering university. The findings support the importance of TAFE courses and flexible learning options in areas that meet young people's aspirations. For those who were unable to gain entry into their preferred tertiary course, TAFE provided an avenue into a related field. As those who shifted between courses found, TAFE was able to provide them with time to clarify whether they wanted a vocation in that field. Narrowing of TAFE course content would not assist this.

We found that the TAFE students in the study were least likely to receive any parental financial support. TAFE students from low-income families also suffered from high costs of subject fees, textbooks and equipment, as well as long travel time between home and TAFE. When TAFE campuses are closed or consolidated, travel time and associated costs are likely to affect student attendance.

These issues must be considered further by the Victorian and Commonwealth Governments in relation to their aims to encourage education and training for disadvantaged young people and decrease the rate of youth unemployment. From our findings:

- the continued funding of high-quality public TAFEs should be a main priority
- the funding should include provision of skilled student counselling services
- fees and other costs should be reduced for students from low-income backgrounds
- the requirement that for subsidised fees, one qualification must be followed by one of higher status, should be removed as it prevents young people following potentially useful training pathways by doing courses of equivalent status in another field.

For particular groups of young people who experience multiple disadvantages then, an integrated approach is required. An example of such an approach is the Brotherhood's Youth Foyer, a program which offers integrated support through stable transitional housing linked to foundational and vocational skills building, with direct work experience.

#### 4 Increasing transition support and navigation of transitions

Young people need to be supported through more personal career and vocational guidance. Guidance that matched young people's aspirations and capacities, and that accurately depicted the shifting labour market, was lacking. Upon leaving school, many young people were dissatisfied with the level of assistance from Centrelink and job agencies. Conditionality in the form of mutual obligation appeared to be the main driver of the provision of formal job seeking supports. Individuals were led to numerous short-term training qualifications without an attainable destination in meaningful and secure work. Guidance is needed to ease young people through the transition and reduce the uncertainty that typically accompanies this period.

Our findings suggest that for young people not engaged in study at TAFE or university, there is a need for:

- well-informed and accessible independent careers advice that supports young people with their work and study options in a way that job agencies seem unable to do in their present configuration
- coherent and coordinated transition support programs and job service providers tailored to the often complex and interacting needs of young people.

#### 5 Improving workforce experience

In the context of a precarious labour market and increased casualisation, 'successful' transitions defined as entry into work should not be considered by policy to be the final endpoint. Instead, examples from the Life Chances Study demonstrate that for those that were able to gain employment, further training within the job provided an avenue through which young people could develop their skills and progress their careers.

To improve the experience within the workforce of young people, such as those in our study, we call for:

- increased support by employers for training for young people within the workforce
- increased attention to sustainable, rather than casual, jobs for young people.

## Conclusions

The young people in the Life Chances Study are growing up in a changing and uncertain world, but one with important continuities, including the importance of family resources and the stresses of low income. The uncertainty can be a threat, a source of anxiety or an opportunity, depending on the resources available.

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 their pathways. We need policy settings that take into account this period in which young people may test out their aspirations for particular career paths by trying various courses and jobs. Flexibility in access to support is critical to facilitate changing pathways.

## Appendices

### The 25 young people interviewed: pseudonyms

#### The young women

Ayla, a university student from a Turkish family, medium income

Birsen, a student who interrupted her study to work, from a Turkish family, medium income

Charlotte, a TAFE student from a Chinese Vietnamese family, low income

Christine, a young mother from a low to medium income, Hmong family

Hoa, a recent university graduate from a Vietnamese family, low income

Julie, a part-time university student from a low-income Vietnamese family

Katie, a TAFE graduate from a low-income family with Australian-born parents

Klara, a university student, from a high-income family with Australian-born parents

Louise, a part-time worker with Australian-born parents, medium to low income

Megan, a university student with Australian-born parents, high income

Melissa, a university student from a low-income family with Vietnamese parents

Narelle, a full-time worker, from a low-income to a medium-income family, with Australian-born parents

Sandy, a full-time worker from a Chinese Vietnamese family

Susan, a young mother from a low-income family with Australian-born parents

Tracy, a recent university graduate, from a low-income Chinese family

#### The young men

Chris, a university student with Australian-born parents, high income

Chung, a university student, from a Vietnamese low-income family

Darren, a TAFE student with Australian-born parents, low income

Demir, a full-time worker from a Turkish family, low income

Edward, a university student, from a British family, high-income to medium-income family

Joshua, a university student with Australian-born parents, high income

Kha, a university student from a low-income Hmong family

Raymond, a recent university graduate, seeking work, from a Chinese Vietnamese family, low income

Russell, a jobseeker with Australian-born parents, medium income

Simon, a university student from a low-income Egyptian family.

## Estimation of family income

A measure of family income was estimated for the 123 young people for stage 10 of the Life Chances Study. On this estimate 31 young people were from low-income families, 43 from medium-income and 49 from high-income families.

The low-income level was below \$45,000 per annum gross, the high-income level above \$130,000 per annum gross. As a point of reference the federal minimum adult wage in 2011 was \$30,636 per annum (Fairwork Australia 2011), while the average adult full-time weekly earnings was equivalent to \$54,545 (ABS 2012).

The 'low income' cut-off is equivalent to the 60 per cent of median household level, a widely accepted poverty line. The high-income category is equivalent to the top quintile of household income, that is the top 20 per cent of the wider population.

## Calculation of family income

Parents provided an estimate of total family income in the survey, either specific figures or by selecting one of 10 income levels. These were based on the HILDA (2009) survey household annual income deciles and adjusted for tax. This was recoded into low-, medium- and high-income categories. The low-income category was equivalent to the lowest three deciles of household income; that is, the cut-off point was equivalent to 60 per cent of median income. The high-income category was equivalent to the top two deciles of household income; that is, to the top 20 per cent of households. The income data were provided by 85 parents. Where there were no current parent data, the income they provided at stage 8 or 9 of the study was used as a basis and checked against stage 10 parents' employment data provided by the young people. There was some doubt about a few families who rated 'low' where the father was working full-time and the mother not working, where families had been low-income in the past and the father's work had been low paid, for example, as a kitchen hand. Accurate estimation of family income is particularly difficult when there are older children in paid work, who may or may not be contributing to the household. While there are some borderline cases where there is some uncertainty about the category, for the large majority the estimates are robust, given data provided.

## Comparison with stage 1 income

Comparisons are made in the report between family income at stage 1 and stage 10. At stage 1 of the study (Gilley 1993) a similar grouping of incomes was used: low, medium and high. They were based on different calculations, with low income below 120% of the Henderson Poverty Line and high income above the cut-off for Family Payment. Given the difficulties of updating poverty lines over time and the changes in family payments, we believe that our stage 10 income categories can provide a 'reasonable' equivalent to compare with the stage 1 data; however, the limitation must be kept in mind.

## About myself

**Table A1 About myself responses age 21 by family income at 21**

<i>Always or often ...</i>	<b>Low income (n = 27)</b>	<b>Medium income (n = 31)</b>	<b>High income (n = 44)</b>	<b>Total (n = 102)</b>
	%	%	%	%
I enjoy learning new things	77	81	86	82
I have a good group of friends	67	81	86	79
Where I live is a good place to grow up	70	71	80	75
I am easy to get on with	65	84	75	75
I have very good health	59	65	68	65
I have enough money for what I need*	41	45	75	57
I help with the housework	44	39	64	51
My family has fun together	31	45	52	45
I enjoy playing sport	31	48	47	43
I enjoy reading books	35	29	52	41
I drink alcohol	19	32	30	28
My parents worry a lot about money*	27	26	2	16
I smoke	19	13	9	13
I feel sad or unhappy	4	0	9	5
I argue with my parents	0	3	5	3
I use marijuana or other drugs	4	0	0	1
I have been in trouble with the police	0	3	0	1

Note:\*P<0.05, unless cell numbers too small to be conclusive

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