

Report

Life styles of the young

Jane Morton

Fifteen to twenty-five year olds are very rarely looked at as a whole. In considering education or employment the group is often split in the middle at 18 or 21. But the leading article in the latest volume of *Social Trends*, No. 8, published this week (HMSO, £6.90), examines this group. During these years, the report says, a young person can change from being a child to being a parent.

This article, "Fifteen to twenty-five: a decade of transition," is the first from a new, bolder approach by the Central Statistical Office. *Social Trends* is still a handy compendium of material culled from a vast number of official sources. But instead of blandly reproducing data in its original form, the editorial team, under Eric Thompson, is now more actively looking at the direction the data seems to be taking so as to be of more use to "people concerned with policy formulation and monitoring."

The decision to focus on fifteen to twenty five year olds is not justified by any increase in numbers. On the contrary it now represents only 14.5 per cent of the population

to be in training for an occupation at 25. In education, for example, the proportion attaining GCE O level (or CSE grade one) went up from a third to half of all school leavers in the 1966-76 period. Those attaining A level standard at school may have remained stable, but at further education colleges the proportion went up by half. The increase in higher education over this period was about two thirds. But the really big increase in this sector took place among girls, whose numbers increased by 80 per cent, as against a mere 58 per cent among men.

Women are again the surprise when it comes to marriage. After the long fall in age of marriage in the postwar period to 1970, the tide has turned. Fewer women are married by 21 now (43 per cent) than three

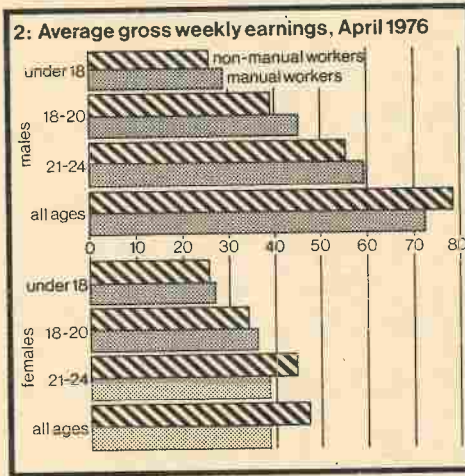
thought the difference worth bridging, especially when tax relief on mortgage payments is taken into account. Young single people generally live with their parents: nine out of ten at age 19, and over seven out of ten at age 24.

The article perceives two problems looming up for this age group. In the labour market they face a highly competitive situation, due to an unusually low retirement rate (the result of a dip in births in the 1914-18 period) and the strong desire of older married women to return to work. The second problem affects young immigrant groups, whose unemployment rate (in large part the consequence of poor qualifications) is currently running at about three times the average.

Poor households

The other main article in *Social Trends*, "The characteristics of low income households," defines the poor as those households in the bottom 20 per cent of the income scale—strongly rejecting any other definition on the grounds that poverty is relative, not a matter of the ability to meet the cost of externally defined "essentials." The bottom 20 per cent of households had, in 1975, incomes of £32.27 or less (compared with the average household income of £72.87 in that year, as shown in the Family Expenditure Survey).

Only one in ten non-pensionable adults lived in households managing on less than this, but almost one in five children and



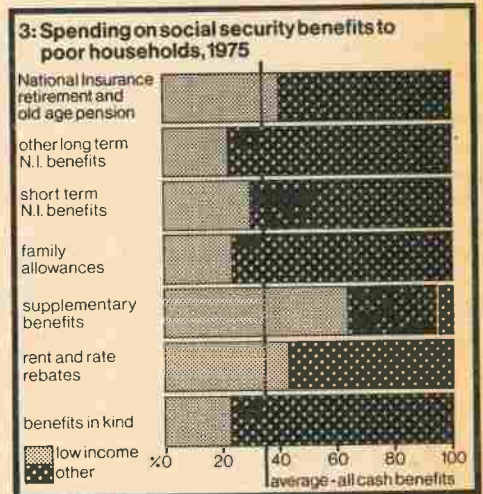
years ago (46 per cent). And while nearly a third of the girls who married before they were 20 were pregnant at marriage, close on half now are still childless. Among those aged 20 to 24 at marriage, close on three quarters remain childless. Postponing the first child is very much a feature of our time, the article comments (see chart 1).

This fact of young adults remaining childless after marriage is associated with the increasing tendency of young married women to stay on at work. Only about a fifth of mothers of children under five are economically active, compared to around three quarters of married women under 24.

Two other fairly recent developments are related to this. The first concerns earnings. Young workers now usually earn 57 per cent the full adult rate, as against 43 per cent 20 years ago. Also, the great divergence between men's rates and women's rates does not now begin until the 20s (see chart 2).

Secondly, the housing situation faced by a young couple today is a strong inducement to build up savings for a home. Only 20 per cent of heads of households under 25 are in council lettings.

Young couples are left, in fact, with two expensive alternatives—attempts to buy (which in 1975 would have cost them about £11 a week), or taking a private furnished letting (which would have cost close on £8 a week). Not surprisingly, 40 per cent



compared to 20 per cent in 1901. Today, couples have fewer children and live much longer. By 1991 the age group will be even smaller due to the current low birth rates.

However, increasing access to education, higher rates of pay at an earlier age, and the means for young women to control their own fertility, are gradually altering the lifestyle of this age group. You are still more likely than not to be out of full-time education by 17 and to be married by 25. But the options are so much more open than they were. You are increasingly less likely, now, to be married by 17 because, above all, an unplanned baby is on the way—and more likely, though still rarely,

over a third of pensioners lived in such poor households. Low incomes are, in fact, particularly characteristic of single pensioner households and of lone parent families, taking in about half of each.

There has, admittedly, been an attempt to protect such households against the more savage effects of inflation—to the *disgruntlement* of those affected by pay policy. So the situation that existed in 1975 may no longer be true today. But it is a disconcerting thought that in that year no more than 38 per cent of social security spending went to those in that lowest income group (see chart 3).