Transition to adulthood in an intergenerational family context: A cohort and gender analysis based on Understanding Society

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Non-technical summary

This paper uses data from the British Household Panel Survey and Understanding Society to investigate the transition to adulthood trajectories among cohorts born in 1975-80, 1981-86, 1987-92 and 1993-98. Analysis of the age of occurrence of key milestones suggests that leaving full-time education, moving out of parental home, union formation and employment are all taking longer to materialise for successive cohorts of young adults. Although there is a strong social gradient in the timing of these events this became weaker for later born cohorts. Using sequence and cluster analysis and integrating states falling within multiple life domains (e.g. living with parents, marital or non-marital union formation, education and labour market) the study then examined how transition to adulthood trajectories have changed over time, considering simultaneously both the timing and the sequencing of life events. The analysis identifies six clusters characterised by distinct transition to adulthood trajectories. The first cluster is characterised by leaving full-time education at a later age (i.e. at an age coinciding with degree and higher degree leaving age), and subsequently fast transitions to employment, as well as fast transitions to independent living and to union formation. The second cluster is also characterised by extended periods in education and fast transitions to employment after that, but unlike the first cluster, transitions to independent living and union formation for this cluster occur much later. The third, fifth and sixth clusters are all characterised by leaving education at an early age (i.e. around the school leaving age) and by fast employment transitions after that. What differentiates these clusters is the timing of leaving parental home and of union formation. Cluster three is characterised by fast transitions to independent living and to union formation while for cluster five and especially for cluster six transitions to these states occur much later. People in the fourth cluster experience the most problematic transitions characterised by leaving education at an earlier age and with extended periods of inactivity and unemployment after that.

Over time, there has been a substantial rise in the proportion of both young men and women in later born cohorts who follow trajectories that involve extended periods spent in education (clusters 1 & 2) and an accompanying decrease in the proportion who follow trajectories characterised by leaving full-time education at (compulsory) school leaving age and making fast employment transitions (clusters 3, 5 and 6) with the decrease being more pronounced for cluster 5 and 6 (i.e., the clusters that involve early transitions out of the parental home and early partnerships formation). Problematic trajectories (cluster 4) appear to be very closely linked to cyclical variability in employment and inactivity rates and have affected more cohorts born between 1981-1992. However, worryingly within the group of young adults who left full-time education at school leaving age an increasingly larger proportion in each cohort follow problematic trajectories.

Unsurprisingly, the findings indicate that the transition to adulthood is characterised by a strong class gradient. Analysis of the patterns over time showed that the social class gradient has narrowed for all transitions to adulthood among more recent cohorts of women, whereas for men the class gradient has narrowed for all trajectories but those involving problematic trajectories.

Transition to adulthood in an intergenerational family context: A cohort and gender analysis based on Understanding Society

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Abstract: This research uses data from the British Household Panel Survey the British Household Panel Survey and *Understanding Society* to analyse how young people's transitions into adulthood in the UK have changed over time and how these changes are shaped by social and economic conditions. The evidence suggests that the transition to adulthood underwent significant changes for successive cohorts of young adults in the UK. Even though there has been convergence in the transitions to adulthood trajectories among young adults from different social backgrounds, the transition to adulthood remains strongly socially stratified and influenced by social and economic conditions.

Keywords: young adults, transitions to adulthood, sequence analysis, education, employment, living arrangements, social class, family formation, event history

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1. Introduction

Over the last two decades, the transition to adulthood underwent significant changes both in the UK and in many industrialised countries. These changes included both a general delay and lengthening in the occurrence of major life events that mark the transition to adulthood as well as a de-standardisation in the timing and the order of events (Bilari et al. 2019; Sironi, 2017; Schoon and Lyons-Amos, 2016). A number of societal, economic, cultural shifts contributed to these changes. One of the most important contributing factors was the widening of further and higher education participation, which resulted in an increase in age at which young adults leave full-time education (Blanden and Macmillan, 2016; Berrigton et al, 2017). At the same time, the youth labour market also changed significantly with an increasing number of young adults making later transitions into the labour market (Kirchner, 2015). Beyond education, which clearly has been a major contributing factor to this trend, the youth labour market became increasingly tougher (characterised by high unemployment rates, instability, temporary contracts, casualisation and greater income inequality and polarisation in pay) and meant that an increasing number of younger workers are employed in low paying job characterised by instability, precarity and decreasing levels of self-sufficiency. In turn, partly because of these trends over the last decades, there have been substantial delays among young adults in achieving residential independence from their parents. In addition to the widening of higher education participation and tougher labour market conditions, prolonged living with parents has been linked to the rising housing costs and the homeownership barriers (Hill et al., 2020; Green, 2017; Corlett, and Odamtten, 2021) as well as to government austerity and welfare retrenchment which resulted in the youth policy shifting towards a more familialized model with inherent expectation of many policies that parents should support their children if unemployed or on low wage (see detailed discussion in Berrigton et al, 2017). In addition, there has been a substantial shift in family formation patterns characterised by a postponement in the formation of cohabitating partnerships and marriage, as well as changes in partnership trajectories (with increasing rates of union dissolutions and re-partnering) and delays in childbearing (Studer et al., 2018; Pelikh et al. 2022).

In the UK, a large and expanding literature examines patterns of change in the transition to adulthood process and the factors that lie behind this change. Two strands of literature can be identified. The first includes studies that adopt a static cross-sectional of event-based perspective to analyse the time of occurrence of key events that mark the transition to adulthood. Studies in this area analyse the timing of

single events transitions such as leaving or returning to parental home (Billari et al, 2019; Wu and Grundy, 2022; Stone et al., 2014), partnership transitions (Pelikh et al, 2022) as well as leaving full-time education and labour market entries or exits (Berrington et al., 2017; Dorsett and Lucchino, 2014a). The second strand adopts a trajectory-based approach to provide a more holistic perspective of the transition to adulthood. Studies in this strand aim to understand the change and diversity in the transition to adulthood trajectories based on sequence analysis methods which consider simultaneously the timing, sequencing and quantum of life events that characterise the transition to adulthood. Empirical evidence from these studies suggests that the transition to adulthood became increasingly more diverse, disrupted and de-linearized and more commonly involving career switching and returns to education or return to parental home (Duta et al, 2021; Anders and Dorset, 2015; Schoon and Lyons-Amos, 2016; Aassve et al, 2007; McMunn, 2015). For example, Schoon and Lyons (2016) examining the school-to-work transitions stressed that structural factors have a differential effect on the transition to adulthood depending on gender, resources and family background. Similarly, Berrington and co-authors point that opportunities for independence are unequal and that socioeconomic and class inequalities in opportunities for independent living have widened (Berrington et al., 2017).

Drawing on data from the British Household Panel Survey (BHPS) and the UK Household Longitudinal Study (or as is also known *Understanding Society*) this study has two objectives:

1. To follow cohorts of children of BHPS and *Understanding Society* sample members who turned 16-year-old over successive waves to construct a comprehensive dataset detailing the sequencing of life events (on a monthly basis) that mark the transition to adulthood.
2. Based on this dataset to investigate how the transition to adulthood trajectories have changed for successive cohorts of children in the UK. Separate analysis is undertaken for men and women and by socio-economic background given the evidence that transition to adulthood is strongly socially stratified along these lines.

The overall aim is to enhance the understanding of how young people's opportunities to make a transition into adulthood are shaped by social and economic conditions that they face and how this has changed over time. Compared to existing studies the BHPS and *Understanding Society* allows incorporating younger cohorts into the analysis and to compare their trajectories with those followed by

earlier born cohorts. The next section describes data and the methodology adopted to construct the dataset (Transition-to-Adulthood) underlying the analysis of this paper. Then section 3 uses an event-based analysis to provide a baseline descriptive picture of how the time of occurrence of key events that mark the transition to adulthood have changed across cohorts and to put some context of the observed patterns. The events considered include the age of first leaving the parental home, the age of first union formation, the age of leaving full-time education and the age of first job. Then exploiting the monthly event histories dataset and using sequence and cluster analysis, section 4 examines how the transition to adulthood trajectories have changed for successive cohort of young men and women from different socio-class backgrounds. The paper extends previous literature by including in the analysis more recent cohorts and by incorporating in the specification of young adults' trajectories events from a wider range of domains (including "living with parents", union formation (cohabitation or marriage), employment and education). By integrating the trajectories across these domains, the aim is to create a more comprehensive picture of the transition to adulthood trajectories.

2. Data and variables

2.1. The UKLHS and the British Household Panel Survey

One task of the current study was to create a complete history of events mapping four domains of life that mark the transition to adulthood for all BHPS and Understanding Society sample members who turn 16 years of age over the course of the surveys' panels. The life events included in the database fall into the following four domains: 1) the "living with parents" domain 2) the marital and cohabitation domain 3) the education domain and 4) the labour market activity domain.

To construct this file, I use data from *Understanding Society* and its predecessor the British Household Panel survey. The BHPS was an annual survey which run continuously from 1991 to 2008 (with a total of 18 waves). The initial 1991 BHPS sample included a nationally representative sample of about 5,500 households (around 10,000 individuals). To this sample several extension samples have been added throughout the years, including 1,500 households in each of Scotland and Wales which were added in

1999 and a sample of 2,000 households which was added in Northern Ireland in 2001.[1] The individuals belonging in sampled households (including new members joining sampled households) were re-interviewed each successive year and were followed even if they split-off from their original households to form new households (in which case all adult members of these new households were also interviewed). Children of BHPS sample members were interviewed once they reached the age of 16.

BHPS came to an end in 2008 and was replaced by Understanding Society in 2009. Similarly, to the BHPS the UKHLS is a nationally representative panel survey collecting annual information about individuals and households in the UK. Compared to BHPS, the Understanding Society has a much larger sample size (for example in wave 1 over 50,000 adults in 30,000 households completed face-to-face interviews). The UKHLS included several samples including an Ethnic Minority Boost Sample (EMBS) (approximately 4,000 households in wave 1); the former BHPS sample (approximately 8,000 households); and the Immigrant and Ethnic Minority Boost Sample (IEMBS) added in wave 6 (around 2,400 households). For further details about the UKHLS sample see Lynn and Knies, (2016).

2.2. Cohort construction

Overall, 18 cohorts of 16 years olds can be constructed based on BHPS and 11 based on *Understanding Society*. Using the yearly panel data to follow this sample of 16 years olds over successive waves of the surveys and to construct socioeconomic sequences from 16 years of age up to the maximum age at which each cohort can be observed. Table A1 shows the sample size of each cohort and the number of cohort sample members who give full or proxy interviews at each wave. In total among the 28 cohorts, 20 can be observed up to age 25, 17 up to 27 and 15 up 30.

As is common in longitudinal surveys there is a high degree of attrition in the cohort samples. The magnitude of attrition can be seen in Table A2 which gives for each cohort the proportion of cohort sample members who give full or proxy interviews as a proportion of all who gave interviews at age 16. Among the cohorts that can be observed at age 25 (which includes all cohorts who turned 16 in waves 1-18 of BHPS and in waves 1 and 2 of *Understanding Society*) 3,134 (57.7%) are lost at some point before their age 25 interview (or 57.7% of 5,445). In general attrition is higher in *Understanding Society* than in the BHPS. In BHPS attrition is concentrated in later waves while in Understanding

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[1] In addition, from Wave 7 to Wave 11 the BHPS began providing data for the United Kingdom European Community Household Panel (ECHP) incorporating a sub-sample of the original UKECHP (for further information on BHPS sub-samples see Taylor et al, 2018).

Society the problem is more acute in the earlier sweeps and was especially large between waves 1 and 2. So, for example while 10% of the BHPS cohort 1 sample is lost between age 16 and 17 the respective proportion among the sample members of the cohort of 16 years olds identified by the first wave of Understanding Society is 24%.

Attrition often correlates with the occurrence of major life course events, such as leaving parental home, partnership formation or dissolution. If this attrition is selective, then it could bias the analysis. As these types of life course events are more likely to occur during early adulthood the potential attrition in more likely for this age group. Indeed, as shown by Lynn and Borkowska (2018) attrition in *Understanding Society* is slightly higher among people under the age of 30 years old. As mentioned above among the sample of cohorts that can be observed up to 25 years of age, 3,134 cases (57.7% of the total sample) are lost at some point before their age 25 interview. The majority of the cases who left the panel were living with their parents in the year prior leaving the panel (2,658 cases or 85% of all those left). For 742 of cases leaving the panel was associated with a move out of parental home (24% of all lost). For another 702 cases leaving the panel was because of non-interviews while for 1,214 (51% of all those left the panel) because the entire household non-interviews i.e. the whole household left the panel (a very small number due to death). For the cases that left the panel because the entire origin household was lost we cannot tell if they have left home while for individuals who were living with their parents in the wave prior the attrition occurred we can safely assume that this involved a move out of parental home.

2.3. Deriving the event histories

To create the histories of events for each of the domain of interest (namely the living with parents, "partnership and cohabitation", "employment" and "education" domain) data from three main data sources are used. The employment and educational history events are created linking the data to the activity event history dataset created based on a user-written algorithm written by Wright (2020). The marital and cohabitation history events were created by linking the dataset to the Understanding Society partnership history file. This file contains information about partnership spells reported by adult respondents in all *Understanding Society* and British Household Panel Survey (BHPS) samples up to Wave 10 (Nandi et al, 2021). The "living with parents" event history was derived using information for movements in and out of the parental home based on information collected in the annual interviews mainly as part of the household grid. The full procedure for deriving the history of movements in and out of parental home is detailed in Karagiannaki (forthcoming). After constructing

the relevant samples and deriving "living with parents" events history variable I merge the activity status history and marital and cohabitation history files. The resulting dataset is in a long format with one record per individual. The next task has been to restructure and organise the dataset in discrete-time format (long person-time), with one record per one-month time interval spent in each state. The sample contributes 722,000 monthly observations. The dataset includes a series of variables indicating the status, a spell indicator for the relevant status identified by each status variable, a time of episode indicator (t), the duration of each episode along with the corresponding censoring indicators (in each monthly interval identification).

The resulting dataset contains detailed histories of movements into and out of parental home, educational, employment choices and marital and cohabitation histories along with variables capturing children's socio-economic background. The sample includes overall 10,777 individuals (after excluding children who did not live with their parents at age 16, the ECHP samples as well temporary sample members who did not provide interviews).

3. Discrete-time analysis of living parental home, education and employment transitions

This section presents a descriptive analysis of the timing of the first occurrence of major events that mark the transition to adulthood namely the age of first move out of parental home, the age of first union formation (either cohabitation partnership or marriage), the age of leaving full-time education and the age of first employment spell. These are analysed using discrete-time event history analysis. A key product of the analysis is the hazard function, which depicts the "hazard" of attaining a particular milestone at each age. A related curve is the cumulative distribution function, which presents the proportion of young adults estimated to reach a milestone by each particular age. I present results based on the later statistic presenting first breakdowns by gender and then by gender and parental social class. Parental social class is measured by the eight-category social classification variable of (NS-SEC, Office for National Statistics, 2010) of respondents' parents most recent job and is measured when the respondent was 16 years old. For the purpose of the analysis the eight NSSEC social class categories ranging from 'Larger employers and higher managerial' to 'Routine' were grouped into three groups (high, middle and low social class).

3.1. Moving out of parental home (first move)

As discussed in the introduction, over the past two decades there has been a significant increase in the proportion of young adults living with their parent in the UK (Berrington and Stone, 2016; Berrington and Simpson, 2016; Berrington, Duta and Wakeling, 2017; Hill et al, 2020, 2021). The empirical evidence presented in this section that uses discrete time analysis of the distribution of the age of the first move out of parental home confirms and updates this trend. It shows that for both men and women first moves out of parental home occurs at increasingly later ages for later cohorts and that men tend to leave parental home later than young women. For example, as shown in Figure 1, while for the 1975-80 cohort about a third of young men and around a fifth of women still lived with their parents by age 25. For the 1987-92 cohort this proportion reached at 60% for men and 42% for women, increasing even further for the 1993/94-1998/99 cohort (reaching at 70% for men and 54% for women). Cohort differences are evident even at older ages. For example, for the 1987-92 cohort around 30% of men and 27% of women have not left their parental home by age 30 (i.e. 70% and 73% respectively have left their parental home) compared to 14% of men and 8% of women for the 1975-80 cohort.

Fig. 1: Age of first move out of parental home by gender and cohort
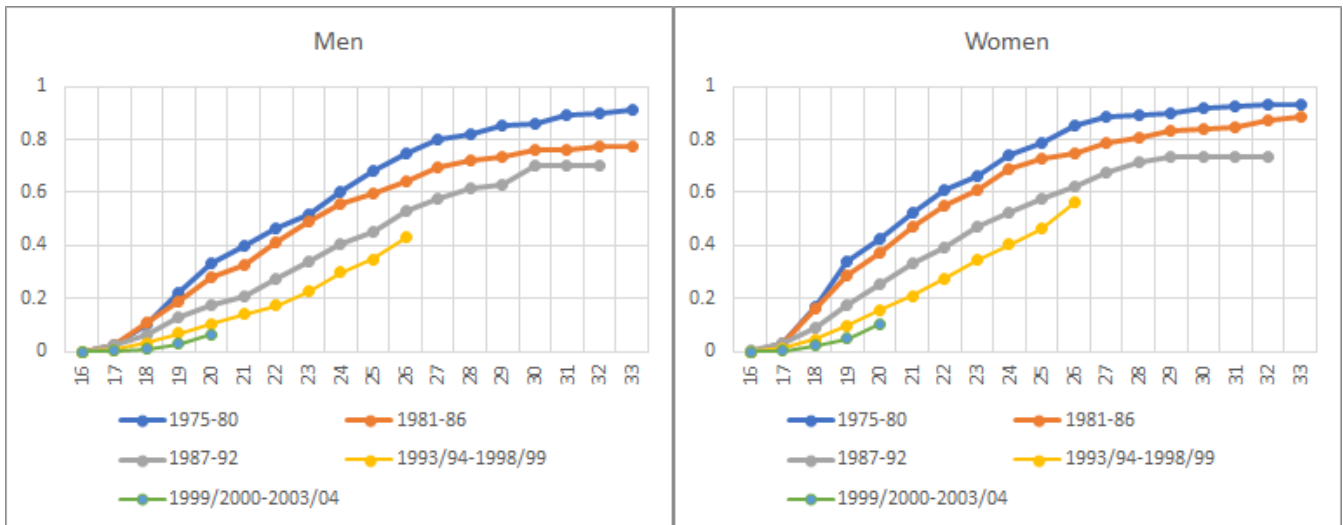
Note: Analysis of the transition to adulthood dataset constructed by the author based on Understanding Society: Waves 1-11, 2009-2020 and Harmonised BHPS: Waves 1-18, 1991-2009 (SN 6614); Understanding Society activity history datafile (Wright, 2020) and the Understanding Society: Marital and Cohabitation Histories, 1991-2019 (SN 8473).

Analysis of the home leaving patterns by social class background for each cohort for men and women separately are shown in Figure 2. For men we observe that in the oldest 1975-80 cohort, the hazard of leaving the parental home up to age 26 was lowest for men from middle-class backgrounds and highest for their peers from high social class backgrounds, with the hazard of men from low class backgrounds

falling somewhere in between. After age 26, the hazard for men from middle-class and high-class backgrounds are very similar (reflecting the faster increase in their hazard of leaving parental home) and higher than that of men from low-class backgrounds. The age of leaving the parental home increased for successive cohorts of young men from all backgrounds but more among those from more advantaged class backgrounds. As a result, the class gradient in the proportion of young men that have left parental home by age 25 has become less steep for younger cohorts than for older cohorts. However, after the age 26 the social gradient remains strong with young men from least disadvantaged backgrounds being considerably less likely to have achieved independence compared to their counterparts from most advantaged backgrounds. For women the class gradient in the age of leaving parental home was weaker compared to that observed for men for all cohorts. Also, unlike men women from low class backgrounds in the 1975-80 cohort tended to leave earlier the parental home than their higher-class peers (possibly reflecting that they tend to enter into cohabitation partnerships and motherhood earlier than their counterparts do from higher-class backgrounds). However, this pattern reversed in younger cohorts, and women from lower class backgrounds tend to leave the parental home later than their counterparts from more advantaged backgrounds. Nevertheless, differences by social class are very small.

Several explanations have been discussed in the literature for the social class gradient in the parental home-leaving patterns and its changes over time. For example, the earlier age of leaving parental home among young adults from more advantaged socio-economic background has been explained as reflecting their higher likelihood of leaving the parental home to attend university as well as to the fact that their parents have the necessary resources to support their children to live independently. Reasons for the much later departure from the parental home among young adults from disadvantaged background can be traced to the fact that they face greater difficulties in the labour market as well as to the fact that their parents do not have the resources to sustain independent living of their offspring. Cultural factors have also been discussed in the literature. For example, Bayrakdar et al. (2017) point that higher-class parents may raise their children to value autonomy and follow "a normative middle-class pathway to adulthood where education and career development are prioritised". To explain the rise in co-residence rates between young adults and their parents, studies also note the increasing number of young adults are remaining home while attending university (Berrington and Stone, 2014; Stone et al. 2014; Berrington et al, 2016) and the delays in cohabitation and marriage.

Fig. 2: Age of first move out of parental home by gender, cohort and by parental social class group
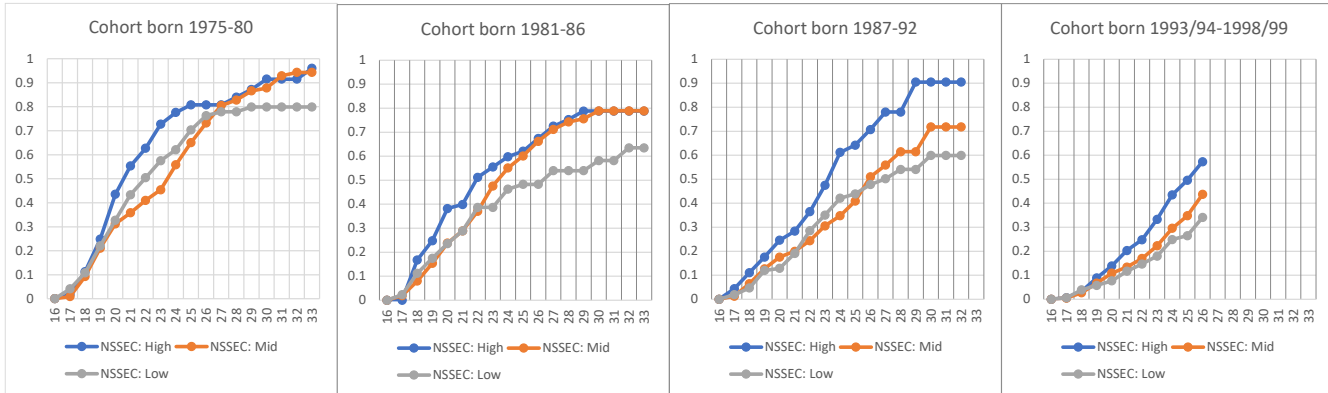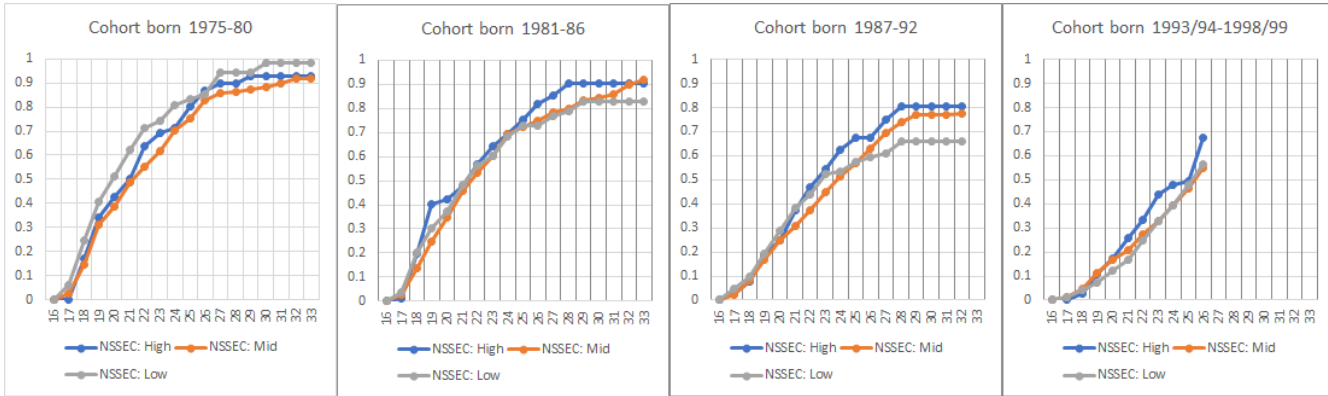
a. Men

b. Women

Note: Analysis of the Understanding Society transition to adulthood datafile (for further details see notes in Figure 1).

3.2. First cohabitation or marriage

Another important marker of the transition to adulthood is the age at which young adults form their first cohabitation partnership. Figure 2 presents the cumulative distribution function of the age of first cohabitation partnerships (marital or non-marital cohabitation partnerships) for men and women for each of the cohorts considered here. Confirming earlier studies (Berrington et al, 2017; Pelikh et al. 2022), cohort and gender differences are again substantial. For the oldest cohort, about 43% of men and 57% of women had their first marriage or cohabitation partnership spell by 25 years of age. By age 30 the proportion was 74% of men and 77% of women. The age of first cohabitation or marriage increased substantially for successive cohorts of young adults, especially among men. The percentage of men and

women who had their marriage or cohabitation spell by age 25, was 18 and 14 percentage points lower for men and women belonging in the 1987-92 cohort, compared to the 1975-80 cohorts (25% of men and 43% of women) and at age 30 it was 28 and 17 percentage points lower (46% and 60% for men and women respectively). The decrease was even more dramatic for the 1993/94 cohort especially among women: only around 14% of men and 20% of women had formed their first partnership union by age 25 (a decrease of 29 percentage points for men and 37 percentage points for women compared to the oldest cohort).

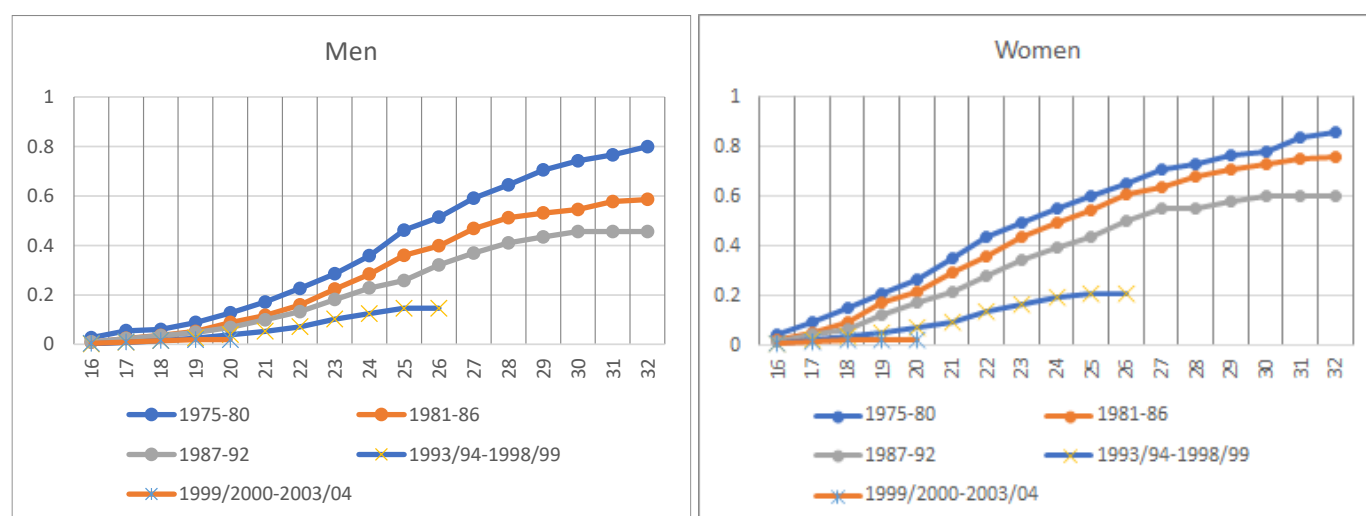**Fig. 3.** Age of non-marital cohabitation partnership or marriage spell by cohort and gender

Note: Analysis of the Understanding Society transition to adulthood datafile (for further details see notes in Figure 1).

Breakdowns by parental social class shows that among older cohorts first cohabitation and marriage spells tended to occur earlier for those from lower socio-economic backgrounds than their counterparts from either middle or high social class backgrounds (i.e. for this cohort, earlier cohabitation or marriage was more prevalent among young adults from lower class backgrounds). However, after around the 25 years of age, the hazard of first cohabitation increased more for young men from higher social class backgrounds than their counterparts from lower class backgrounds. As a result, among the oldest cohort from age 26 onwards the proportion of men who had their first marriage or cohabitation spell was higher among men from higher parental class backgrounds than for those from lower class backgrounds. For subsequent cohorts, the age of first cohabitation or marriage increased substantially for young adults from all social class backgrounds but more so for those from lower class groups, and especially among women from the least advantaged family background. As a result, over time there has been a convergence in the age of first cohabitation union across young adults from different parental background.

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Fig. 4. Age of first non-marital cohabitation partnership or marriage spell by gender cohort and by parental social class group
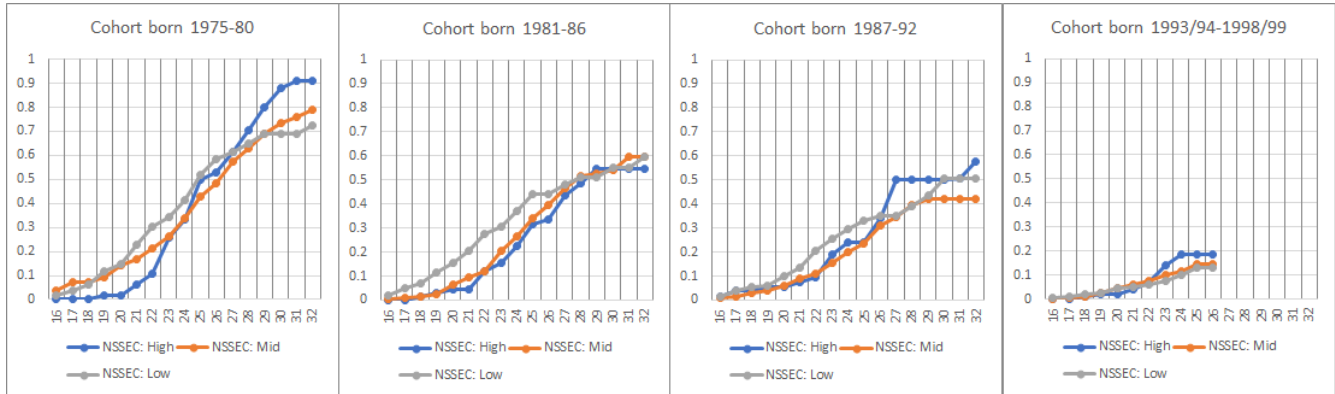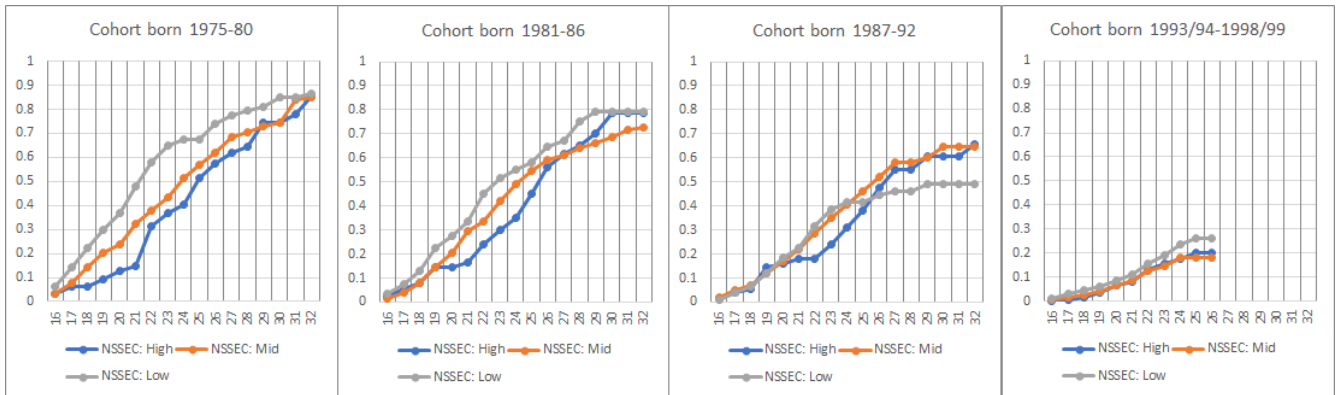
a. Men

b. Women

Note: Analysis of the Understanding Society transition to adulthood datafile (for further details see notes in Figure 1).

3.3. Leaving full-time education

Over the last decades several policies were implemented aiming to increase the education staying on rate and to widen the participation in higher education (HE) (Bynner et al., 2002; Dolton et al., 1999). These policies emphasised the importance of higher education as a crucial factor for economic development, particularly in meeting the changing needs of the knowledge-driven economy (Tomlinson, 2008) as well as for providing individuals with access to opportunities in the labour market (DfES, 2003).

The overall patterns emerging from Figure 5 highlight the magnitude of this change. For the cohorts of young people identified by the BHPS and the Understanding Society panels, transitions out of full-time education appear to occur at increasingly later ages. For example, while 74% of young men born

between 1975 and 1980 have left full-time education by age 20, among the 1993-99 and the 1999-04 cohorts this proportion fell to 56% and 49% respectively (or by 18 and 25 percentage points respectively). The decrease among women is slightly larger: among the 1975-80 cohort 69% of young women have left full-time education by age 20, while among the 1993/94-1998/99 cohort this proportion fell to 47% (a 22-percentage points decrease) and for the 1999-04 cohort to just 41%.

Fig. 5. Age of first leaving full time education by cohort and gender
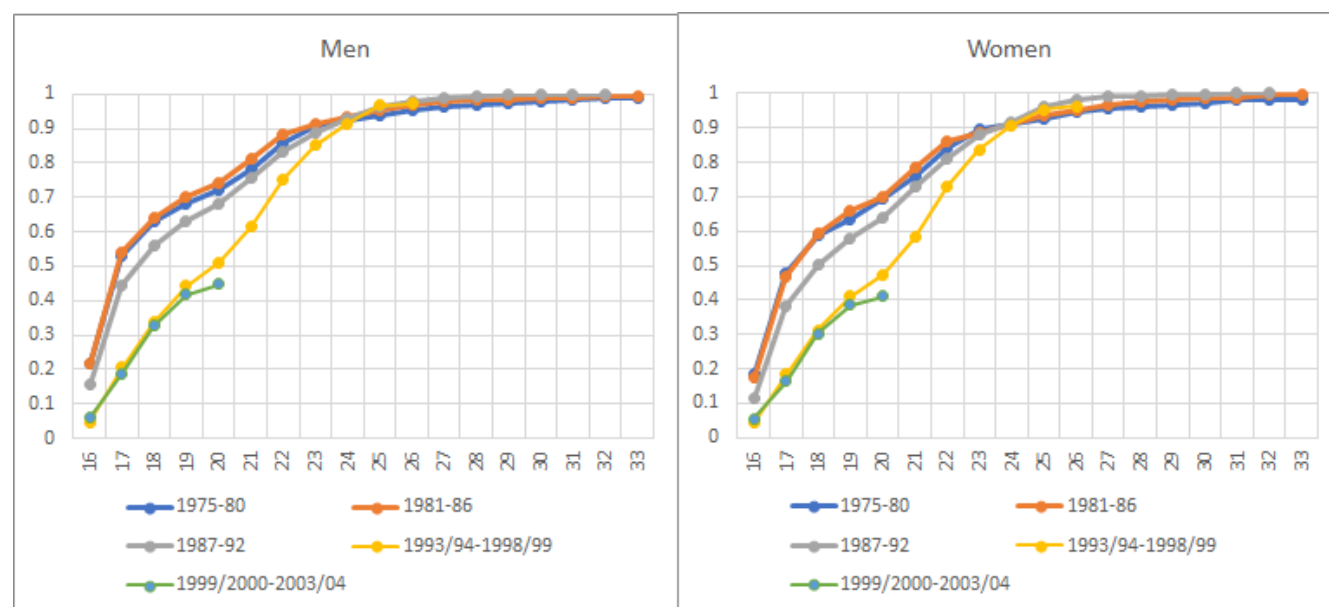
Note: Analysis of the Understanding Society transition to adulthood datafile (for further details see notes in Figure 1).

Over time, the hazard of leaving full-time education decreased more for young adults from less advantaged backgrounds than for those from more advantaged backgrounds. For example, while the class differential in the proportion of young men that have left full time education by age 20 was around 53 percentage points for the 1975-80 cohort it decreased to 29 percentage points for the 1999/01-2003/04 cohort. The class gradient for women was weaker and became even flatter across successive cohorts. Although the convergence in education participation among young adults from different class backgrounds is a positive development some gaps remain. Given the persistent problems of youth labour market this raises concerns about the polarisation between those who stay on in education and gain qualifications, and those who leave school early and risk low pay jobs, unemployment and labour market marginalisation. Moreover, as it has been argued, higher education participation may reflect a lack of alternatives in the labour market rather than being the outcome of a positive choice (e.g. Biggart and Furlong, 1996; Bynner et al., 2002; Jones, 2002).

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Fig. 6. Age of leaving full time education by cohort and parental social class group
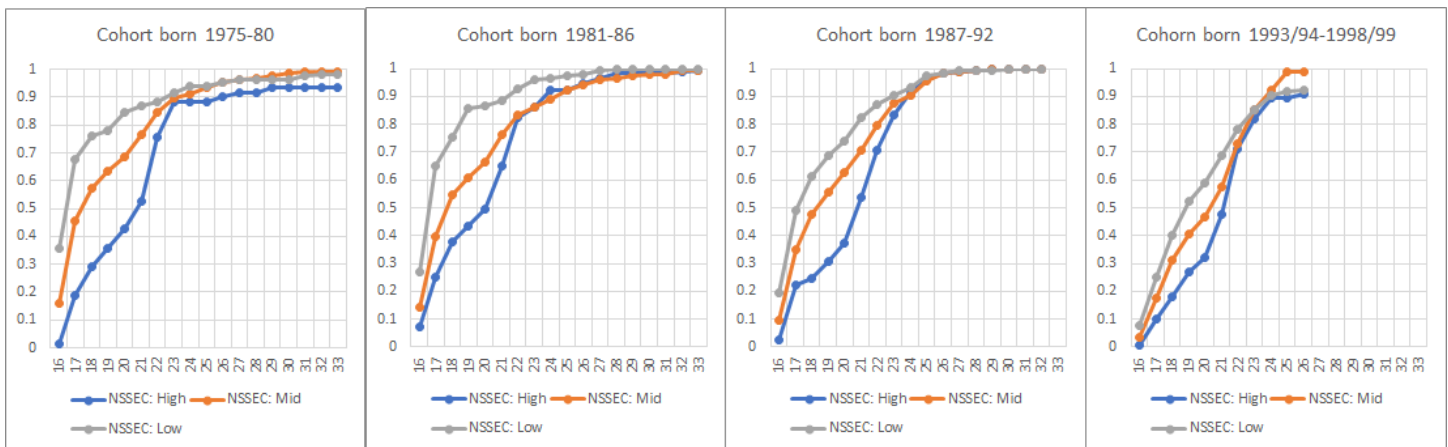
a. Men

b. Women

Note: Analysis of the Understanding Society transition to adulthood datafile (for further details see notes in Figure 1).

3.4. Moving into employment

The rise in further and higher education participation resulted in and coincided with major transformations in the youth labour market. This involved delayed transitions in the labour market and an overall decline in youth employment, arising from a combination of rising higher education participation rates, rising youth unemployment rates and rising inactivity rates (mainly among men). The main patterns can be seen in Figure 7, which shows the proportion of young men and women aged 18-24 who are not in employment, education or training (labelled worklessness in the graph), unemployed and inactive. Contrasting patterns can be observed among men and women. For men, there has been a substantial increase in the proportion of young adults aged (18-24 years) that have been workless, a trend that that driven by rising unemployment rates and to lesser extent by the rise in

inactivity rates. In contrast to men, worklessness rates among women aged 18-24 have been falling over the period. This decline, however, was largely driven by declines in the inactivity rates. Unemployment rates among women, similarly to men have been on the rise over this period (similar patterns have been documented by a number of studies using different data sources (see e.g. Murphy, 2022; ONS, 2023).

Fig. 7. The percentage of young adults who are unemployed or inactive, 1997-2019
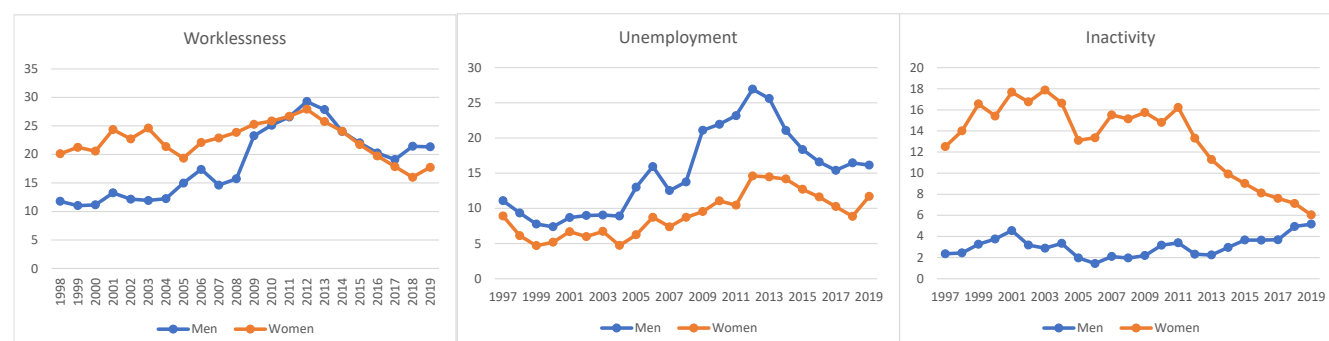
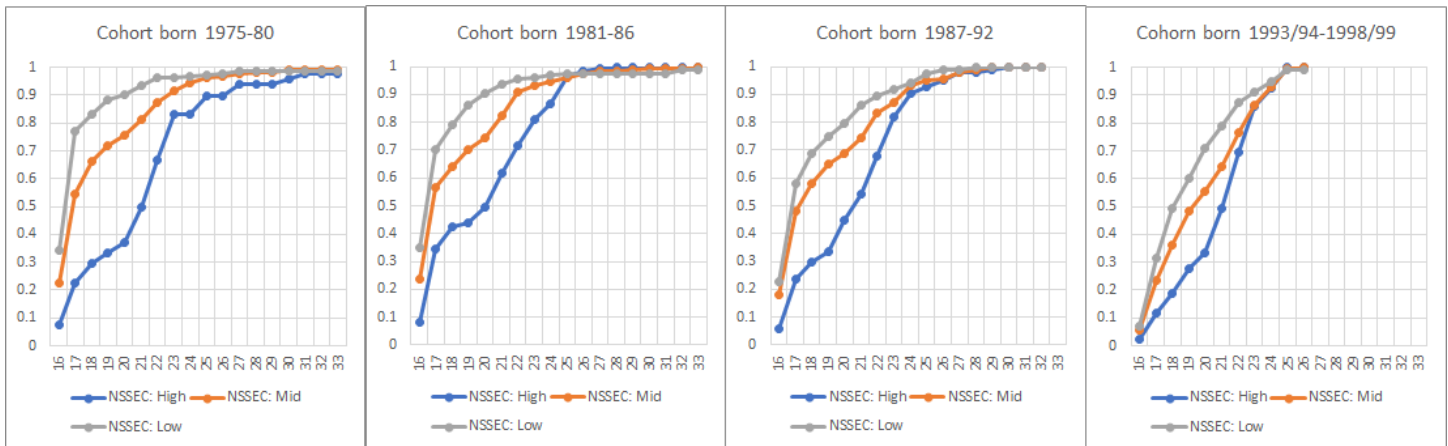*Note:* Analysis of the Understanding Society transition to adulthood datafile (for further details see notes in Figure 1).

Partly reflecting the later exit from full time education and the increasingly tougher conditions of the youth labour market, the age of first transition into employment has increased substantially across the youngest three cohorts for both men and women. So, while 72% of young men have moved into employment by age 20 among the 1975-1980 cohort (and 79% among the 1981-86 cohort), for the 1987-1992, 1993/94-1998/99 and the 1999/01-2003/04 cohorts this proportion fell to 60%, 47% and 42% respectively (there has been a 30 percentage points decrease between the 1999/00-2003/4 and the 1975-1980 cohort). The decrease was even more dramatic for women. Among the 1975-1980 cohort, 68% of women have made their first employment transition by age 20 whereas among the 1987-92, 1993/94-1998/99 and the 1999/00-2003/04 cohorts the proportion of women that made their first transition into employment by age 20 fell to 57%, 37% and 32% respectively (a decrease of 11, 29 and 35 percentage points respectively).

Fig. 8. Age of first entering employment by cohort and gender
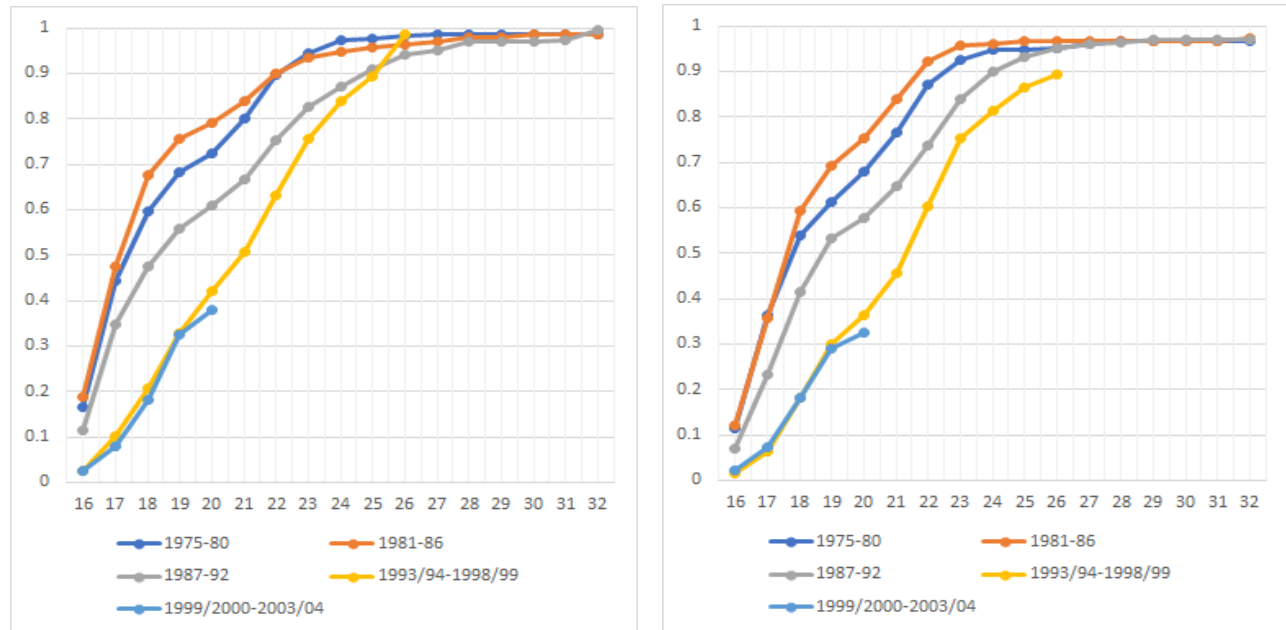
Note: Analysis of the Understanding Society transition to adulthood datafile (for further details see notes in Figure 1).

Figure 9 presents the cumulative distribution of the age of first transition into employment by socio-economic background (again for men and women separately). In all cohorts, young men and women from lower socio-economic backgrounds tend to make their first transition into employment earlier than their counterparts from higher backgrounds. This pattern may reflect either that young adults from least advantage backgrounds are less likely to continue to further and higher education or the (parental) resources to allow them to sustain longer job searches (which on the one hand increase chances of finding a job but decrease the quality of job matching and longer-term employment). However, across successive cohorts the age of first transition into employment increased more for young men and women from less advantaged backgrounds than those from higher class backgrounds resulting in a decrease in the class differential in the age of entry into employment. For example, the proportion of young men from high social class backgrounds that have made their first transition into employment by age 20 was 8 percentage points lower for the 1993/94-1998 cohort than for the 1975-80 cohort (35% compared to 27%) whereas for young men from the least advantaged backgrounds the respective differential was 38 percentage points (87% to 49%). The class differential falls substantially with age and gets negligible after 24 years of age. The pattern for women is similar. The proportion of women from high class backgrounds that have made their first transition into employment by age 20 was 23 percentage points lower for the 1993/94-1998/99 cohort than for the 1975-80 cohorts (from 49% to

26%) whereas for women from least advantaged backgrounds the respective differential was 35 percentage points (from 76% to 41%). However, after around 23 years of age the hazard rate of entering into work increased more for women from higher social class backgrounds than those from higher-class backgrounds. As a result, after age 25 the proportion of women who have made their first employment transition is higher among women from more advantaged backgrounds.

Fig. 9. Cumulative distribution of age of first entry into employment by parental social class group
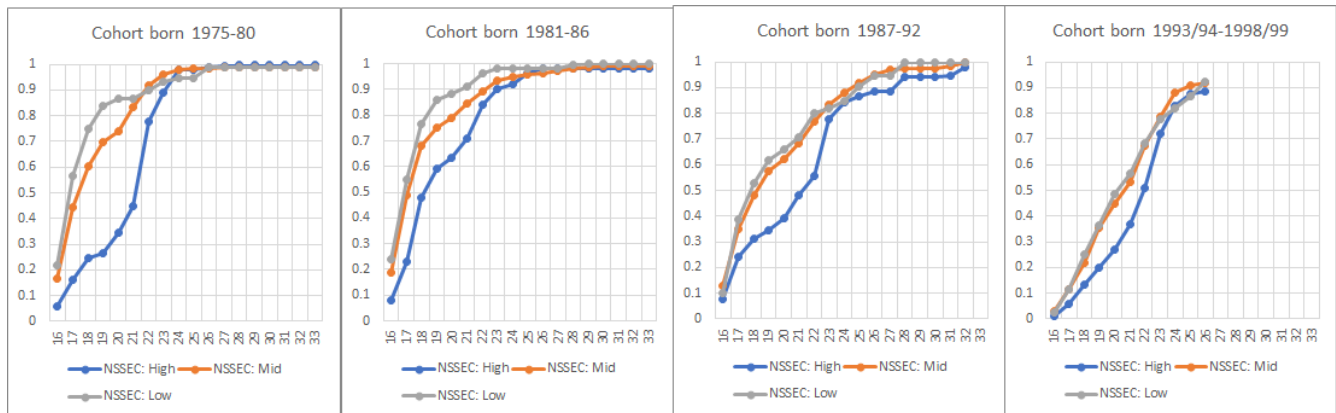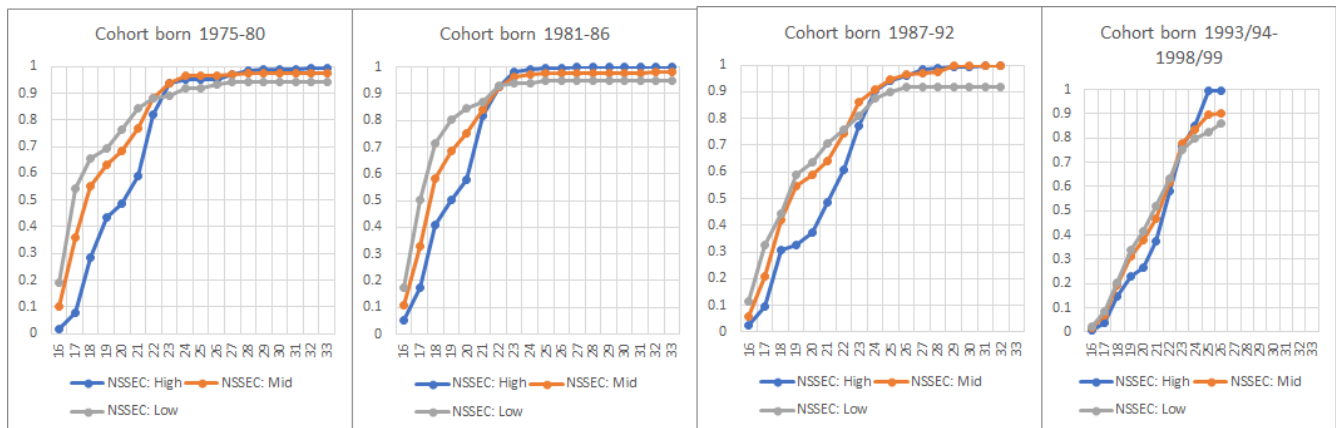
a. Men

b. Women

Note: Analysis of the Understanding Society transition to adulthood datafile (for further details see notes in Figure 1).

4. Changes in the sequencing of events marking the transition to adulthood over time

Overall, the evidence presented so far makes it clear, that for successive cohorts of young adults that can be identified and observed over the course of the BHPS and *Understanding Society* panels, there have been important delays in the occurrence of key events that are considered markers of the transition to adulthood. Existing evidence suggests that in addition to the delays in the timing in the last few decades, there has been a de-standardisation of the transition to adulthood trajectories including the school-to-work transitions (Anders and Dorsett, 2017) and an increased reversibility of many life events. For example, Stone et al (2014) suggest that in addition to the delay leaving parental among British youth there have an increase in proportion of young adults returning to the parental home.

To better understand the transition to adulthood process, in this section I use sequence analysis to identify typologies of adulthood transitions trajectories considering simultaneously how the timing and the sequencing of life events have changed over time. Moreover, given that many of the events mutually influence each other and in order to understand the interrelationships between them (see e.g. Billari & Liefbroer, 2010; Huinink, 2013) I consider jointly trajectories for a broader set of events defined based on combinations of both demographic events (which includes events such as leaving parental home, marriage and cohabitation) and educational and labour market events (which includes leaving full-time education, moving into employment, experiencing unemployment or inactivity). Again, the focus is placed in understanding how the role of parental social status changed across cohorts and whether there have been gender differences in the change involved.

4.1. Analytical approach

As mentioned above in the rest of this section I use sequence analysis to define typologies of life trajectories and to provide a fuller perspective of the transition to adulthood process. Sequence analysis has been used in a number of studies to examine the transition to adulthood process in the UK (e.g. Aassve et al, 2007; Schoon and Lyons-Amos, 2016; Dorset and Lucchino, 2014; McMunn et al., 2015; Sawyer et al., 2018). Sequence analysis (also known as optimal matching) is based on the computation of a measure of dissimilarity between successive pairs of sequences where a sequence is defined as a series of states in which the respondents are found at different points in time during the observation period. To arrive at a measure of dissimilarity using this method, one must specify the 'cost' associated with each substitution. The sequences in the analysis of this paper are built using the 12 states listed in Table 1 based on combinations of simultaneous sequences regarding the educational status, the

employment, the living with parents status and the partnership status of each respondent in each month from age 16 to age 25.

Table 1: States used in the sequence analysis

	Key
In full-time education	EDUC
Living with parents – working	LWP-WORK
Living with parents – NEET (Not in education, employment or training)	LWP-NEET
Living with parents – activity status is missing	LWP-ACTIVITY MISSING
Living alone – working	LA-WORK
Living alone – NEET (Not in education, employment or training)	LA-NEET
Living alone – activity status missing	LA-ACTIVITY MISSING
Living with a partner – working	LWSP-WORK
Living with a partner – NEET (Not in education, employment or training)	LWSP-NEET
Living with a partner – activity status missing	LWSP-MISSING

Note: Categories LWP-ACTIVITY MISSING, LA-ACTIVITY MISSING and LWSP-ACTIVITY MISSING are used to include observations where the labour market activity status is missing. This approach was followed to maximise the sample size used in the analysis. Analysis of the Understanding Society transition to adulthood datafile (for further details see notes in Figure 1)

The analysis sample for the sequence analysis, is restricted to cohorts born between 1975 and 1994/95, (excludes younger cohorts as these cannot be observed up to age 25). Optimal matching is performed using the Needleman–Wunsch algorithm. InDel costs are set to 0.7 and substitution costs are defined based on the symmetric substitution cost matrix based on the mean of the transitions' probabilities (p) in the data between every two neighbouring elements in the sequences.[2] As mentioned above the goal of the analysis is to arrive to a matrix of dissimilarities between pairs of sequences and thus of life trajectories.

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[2]   Sequence analysis is implemented using stata based on the sqom programme (see Brzinsky-Fay and Kohler, 2010).

Using the dissimilarity matrix produced through the analysis, I then carried out cluster analysis in order to identify sets of sequences (corresponding to individuals) sharing broadly similar trajectories. For the cluster analysis I use hierarchical clustering using Ward's distance while to determine the optimal number of clusters I used by the Duda-Hart statistics. The test indicated that a six-cluster solution is the most parsimonious partitioning. Each of these clusters indicate different trajectories (i.e. follow similar outcome trajectories). Having arrived to these clusters then I examine how the probability of belonging in each particular cluster has changed over time across successive cohorts of young adults and whether there has been an increase in the effect of parental background in the process. Again, the analysis is implemented for men and women separately.

4.2. Sequence analysis results

Figure 5 presents the sequence distribution plots for each of the six clusters. The distinct characteristics of each cluster is discussed below:

Cluster 1 - **extended education, fast education-to-work transition-fast transition to independent living and union formation**: This cluster represents 29% of the sample and is characterised by leaving full-time education at a later age (i.e. higher education completion) and by subsequent fast transitions to employment independent living and union formation.

Cluster 2 - extended education, fast education-to-work transitions - late transitions to independent living: This cluster (represents 18% of the sample) is similar to cluster 1 in terms of the duration and the timing of education to employment transitions but unlike cluster 1 transition to independent living and union formation occurs at a later age (i.e. they continue to live with their parents even if they have found a job).

Cluster 3 - **early leaving from education, fast education-to work transition, fast transition to independent living**: Unlike clusters 1 and 2, cluster 3 (which represents 14% of the sample) is characterised by leaving education at an earlier age (at around school leaving age) and making early transitions into employment. Members of this cluster are characterised by fast transitions out of the parental home and early cohabitation partnership formation.

Cluster 4 - early leaving full-time education - extended periods NEET and relatively early transition to independent living and early union formation. This cluster (which represents 9% of the sample) includes young adults who experience the most problematic transitions with extended periods of inactivity and unemployment. Transitions to independent living and union formation for this

group is more heterogenous with a significant proportion of the group not making such transition by age 25.

Clusters 5 - early leaving from full-time education, fast education-to work transitions, late transition to independent living, and to union formation: This cluster (which represents 13% of the sample) is characterised by leaving education at around compulsory school leaving age, fast employment transitions, late transitions to independent living and even later union formation.

Clusters 6 - early leaving from full-time education, fast education-to work transitions, very late transition to independent living and to union formation: This cluster is similar to cluster 5, except from the fact that transitions to independent living and union formation for this cluster occur at an even later age.

Fig. 5. Clusters of education, labour market, living with parents and partnering trajectories state distribution plot
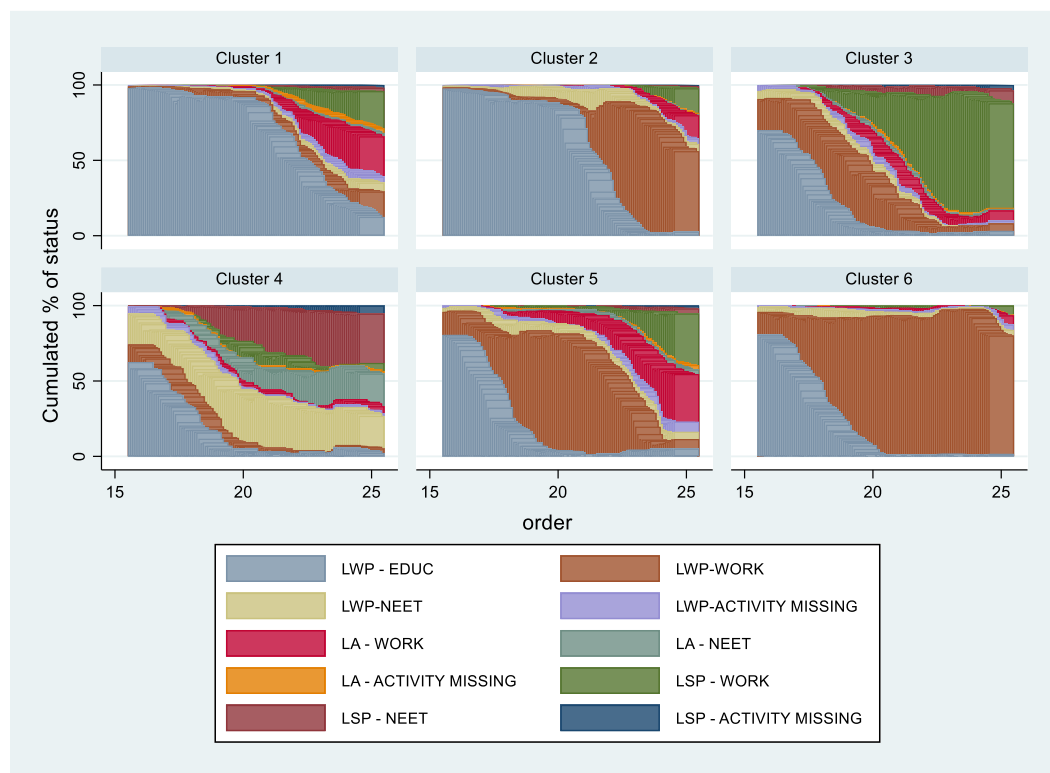
Note: Analysis of the Understanding Society transition to adulthood datafile (for further details see notes in Figure 1). For full key description see Table 1.

Table 2 shows what proportion of each cohort belong in each of the clusters (again by gender). It reveals that over time there has been a substantial rise in the membership of the two clusters that involve extended education (i.e., cluster 1 and cluster 2). This increase is evident for both men and women, although the rise in the membership of cluster 1 is slightly stronger for men than for women while the reverse is the case for cluster 2 (i.e., slightly stronger rise for women than for men). For both men and women, the rise in these two clusters was accompanied by a decrease in the membership of clusters 3, 5 and 6 i.e., the three clusters characterised by leaving full-time education at an early age and making early transitions into employment. However, for men, cluster 3 membership (the cluster associated with faster transition to independent living) decreased faster than the membership of clusters 5 and 6 indicating that men who left earlier education had a slower transition to independent living. As a result, across successive cohorts an increasing majority of men who leave full-time education at school leaving age make a slow transition out of the parental home and to independent living despite making an early transition into employment. In contrast to men, the decrease in cluster membership for women was faster for cluster 5 than for cluster 3. For women however cluster 6 membership remained more or less stable over time. As a result, among women who left full-time education at a relatively early age an increased polarisation emerges between those who make an early transition and those who make a late transition to independent living. For both men women, cluster 4 membership increased for the 1981-86 and the 1987-92 cohorts but decreased for the youngest 1993-1995 cohort, especially among women. However, the decrease in the youngest cohort reflects the substantial increase in the clusters that involve extended education: thus among women who left full time education an increasingly larger proportion of men and women in each cohort follow this trajectory.

Table 3 shows how young people from different social class backgrounds are spread across the clusters. As expected, given the evidence presented in earlier parts of the paper, the overall pattern emerging from Table 3 reveals, that there is a strong class gradient in cluster membership. Both young men and women from higher-class backgrounds are substantially more likely to belong to clusters that involve leaving full-time education at a later age (i.e. cluster 1 and 2) and less likely to belong to all remaining clusters, particularly cluster 4 (i.e., the cluster that involve early leaving full-time education and extended periods of non-employment). The class gradient with respect to the membership of cluster 3 and 4 is stronger for women than for men while with respect to the membership of clusters 5 and 6 membership the class gradient is weaker for women.

Table 2: Percent in each cluster by cohort

	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6
Men						
1975-80	21.2	14.4	18.3	3.8	16.6	25.7
1981-86	27.0	13.6	9.5	4.3	23.1	22.5
1987-92	28.3	24.8	9.3	7.3	8.4	22.0
1993/94-1994/95	36.8	23.7	5.9	3.5	9.4	20.7
Women						
1975-80	27.6	11.7	21.0	11.4	16.0	12.3
1981-86	28.2	14.8	19.5	11.3	15.5	10.8
1987-92	26.0	23.5	11.8	14.9	10.8	13.1
1993/94-1994/95	41.2	22.9	11.0	7.6	4.7	12.7

Note: Analysis of the Understanding Society transition to adulthood datafile (for further details see notes in Figure 1).

Table 3. Percent in each cluster by parental social class

	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6
All						
High: NSSEC I-II	49.84	24.44	6.98	1.59	7.94	9.21
Mid: NSSEC III-VI	28.12	19.46	14.02	5.86	13.85	18.69
Low: NSSEC VII-VIII	18.47	11.68	19.11	17.62	15.07	18.05
Men						
High: NSSEC I-II	50.96	24.78	6.42	0.69	7.69	9.46
Mid: NSSEC III-VI	25.87	19.88	11.44	2.75	15.04	25.02
Low: NSSEC VII-VIII	16.54	11.33	15.43	11.43	18.17	27.1
Women						
High: NSSEC I-II	48.85	24.53	7.23	2.43	7.84	9.12
Mid: NSSEC III-VI	29.86	19.24	16.17	8.47	12.74	13.52
Low: NSSEC VII-VIII	19.93	12.03	21.89	22.2	12.73	11.22

Note: Parental social class refers to the most recent NS-SEC of the respondents' father or mother whichever was higher. Analysis of the Understanding Society transition to adulthood datafile (for further details see notes in Figure 1).

Figure 6 considers how the social class gradient in the transition to adulthood trajectories has changed over time. For both men and women, it shows that except for cluster 4, the social class gradient in the membership of all other clusters have narrowed significantly for more recent cohorts. This was mainly the result of the larger increase in the proportion of young adults (especially men) from least advantaged backgrounds that followed trajectories that involved leaving full-time education at a later age compared to those from more advantaged backgrounds. But despite this convergence, trajectories to adulthood remain highly stratified by social class. Moreover, and perhaps more worryingly for men the evidence suggests that social class plays an increasingly more important role in determining the probability of following problematic trajectories.

Figure 6. Cluster membership by cohort and parental social class

a. Men
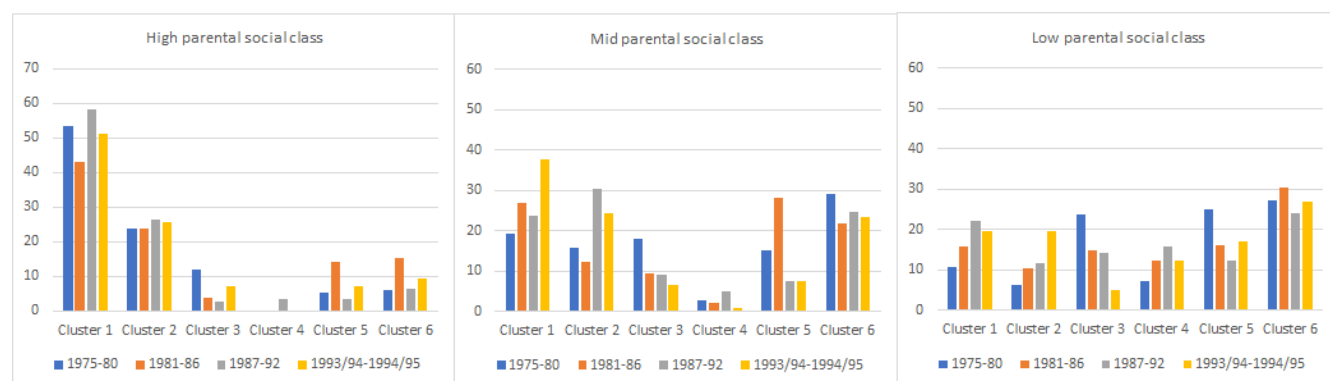
b. Women

Note: Parental social class refers to the most recent NS-SEC of the respondents' father or mother whichever was higher. Analysis of the Understanding Society transition to adulthood datafile (for further details see notes in Figure 1).
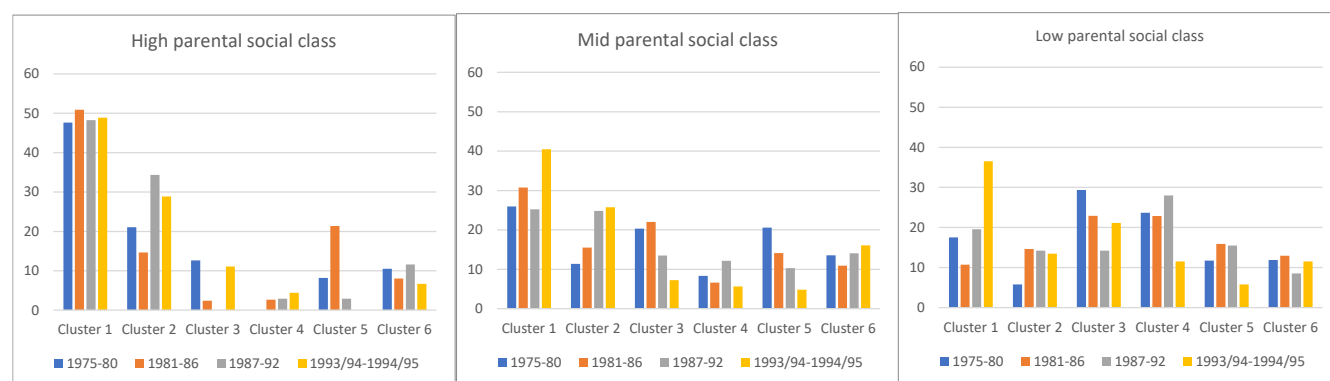
5. Conclusions

Previous research has consistently shown that the transition of adulthood in the UK has considerably extended and became more de-standardised. The sequencing of these transitions has also become more complex (McMunn et al., 2015; Sawyer et al., 2018). This paper extends the literature by using data from BHPS and Understanding Society that track several cohorts allowing to compare their trajectories of older and younger cohorts (that have not been analysed before) in a unified framework. The evidence suggests the trend that has been documented by earlier studies, extended in later born cohorts: leaving full-time education, moving out of parental home, first partnership and entry into the labour market are all taking longer to materialise. For all the events considered, the findings also indicate that although there is a strong social gradient in the timing of these events in all cohort this became weaker for later born cohorts of young adults.

Using sequence analysis, which allows to account for how the timing and sequencing of life events have changed over time I identified six typologies of transition to adulthood trajectories. Compared to earlier research in the analysis I considered a broader set of events defined based on combinations of both demographic events (such as leaving parental home, marriage and cohabitation) educational and labour market events (such leaving full-time education, moving into employment, experiencing unemployment or inactivity). The first cluster (to which fall 29% of the sample) is characterised by extended periods in education, fast transitions to employment, as well as fast transitions to independent living and to union formation. The second cluster (18% of the sample) is also characterised by extended periods in education and fast transitions to employment after that, but unlike the first cluster, for this cluster transitions to independent living and to union formation occur at a much later age. The third, fifth and sixth clusters, which represent 14%, 13% and 17% of the sample respectively, are all characterised by leaving education at an earlier age and by fast employment transitions after that. What differentiates these clusters is the timing of leaving parental home and of partnership formation. Cluster three is characterised by fast transitions to independent living and union formation while for cluster five and especially for cluster six transitions to these states occur much later. People in the fourth cluster (9%) experience the most problematic transitions characterised by leaving education at an earlier age and with extended periods of inactivity and unemployment after that.

Over time, there has been a substantial rise in the proportion of both young men and women in later born cohorts who follow trajectories that involve extended periods spent in education (clusters 1 & 2) and an accompanying decrease in the proportion who follow trajectories characterised by leaving full-time education at an early age and making fast employment transitions (clusters 3, 5 and 6) with the decrease being more pronounced for cluster 5 and 6 (i..e the cluster that involve early transitions out of the parental home and early partnerships formation). Problematic trajectories (cluster 4) appear to be very closely linked to cyclical variability in employment and inactivity rates. The decrease in the proportion of young adult in the youngest cohort following problematic trajectories is a positive development, which largely reflects the substantial increase in the proportion of young adults following trajectories that involve extended education. However, worryingly when one looks within the group of young adults who left full-time education at an early age, it is clear that an increasingly larger proportion in each cohort follow problematic trajectories.

Unsurprisingly, the findings indicate that the transition to adulthood is characterised by a strong class gradient. Young men and women from higher-class backgrounds are two to three times more likely to follow trajectories that involve extended education and conversely less likely to follow trajectories that involve leaving full-time education at an earlier age and making fast transitions to employment and over 10 times less likely to follow problematic trajectories compared to those from least advantaged backgrounds. Analysis of the patterns over time showed that the social class gradient has narrowed for all transitions to adulthood among more recent cohorts of women, whereas for men the class gradient has narrowed for all trajectories but those involving problematic trajectories.

Overall, the findings highlight how the transition to adulthood has changed over the years how it is shaped by both the family and the economic and social context. The increase in the proportion of young adults living with their parents - even among those who make fast employment transitions after leaving full-time education - highlights the increased importance of parents in supporting their children in the transition to adulthood process and underscores the reduction of welfare support for young adults and the various challenges that young adults face in the labour and housing markets.

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Appendix

Table A1. Number of each cohort giving full or proxy interviews at each age

Wave / Age	BHPS 1 (1991)	BHPS2 (1992)	BHPS3 (1993)	BHPS4 (1994)	BHPS5 (1995)	BHPS6 (1996)	BHPS7 (1997)	BHPS8 (1998)	BHPS9 (1999)	BHPS10 (2000)	BHPS11 (2001)	BHPS12 (2002)	BHPS13 (2003)	BHPS14 (2004)	BHPS15 (2005)	BHPS16 (2006)	BHPS17 (2007)	BHPS18 (2008)	USOC W1 (2009/10)	USOC W2 (2010/11)	USOC W3 (2011/12)	USOC W4 (2012/13)	USOC W5 (2013/14)	USOC W6 (2014/15)	USOC W7 (2015/16)	USOC W8 (2016/17)	USOC W9 (2017/18)	USOC W10 (2018/19)	USOC W11 (2019/20)
Age / Year of birth	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993/94	1994/95	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04
16	155	148	142	127	135	163	135	122	222	180	283	254	251	243	252	253	274	213	895	967	782	744	729	651	636	537	513	384	368
17	143	132	134	120	130	155	126	113	204	162	245	214	223	220	237	229	249		677	747	664	641	564	513	501	413	411	298	368
18	128	128	122	118	118	144	115	106	182	145	219	194	208	199	211	210		162	561	682	596	509	510	455	421	378	374	682	
19	122	119	125	113	116	137	109	101	170	134	193	179	187	184	191		168	152	492	608	483	454	411	386	385	323	1298		
20	119	118	122	108	114	127	108	94	166	130	187	172	168	171		152	155	129	442	492	410	378	363	352	330	1651			
21	115	116	117	102	109	118	90	85	153	127	184	155	158		139	141	136	116	356	430	369	328	345	322	2273				
22	115	110	114	98	95	114	92	83	139	123	164	139		126	109	128	122	98	356	382	319	305	312	2679					
23	112	104	108	96	94	102	83	76	134	116	153		100	112	94	112	107	82	314	341	288	280	3234						
24	104	94	98	90	90	100	78	75	122	108		100	92	100	85	95	93	77	262	313	287	3639							
25	101	84	97	81	90	95	71	69	108		110	84	78	95	72	78	83	73	248	273	4198								
26	100	79	89	79	90	92	72	64		76	91	78	72	77	68	77	72	68	229	5235									
27	94	75	89	75	88	93	67		77	65	96	74	62	81	63	72	67	59	4832										
28	94	74	85	76	79	89		49	74	55	81	68	61	71	51	66	63	1229											
29	90	71	82	68	79		50	48	59	51	61	61	53	66	50	64	1589												
30	88	65	80	68		73	44	42	59	51	59	55	51	68	45	1677													
31	86	65	73		58	64	39	42	56	46	55	53	47	61	1667														
32	82	61		53	53	63	36	40	52	42	56	47	44	1874															
33	81		61	49	50	62	34	37	50	40	55	51	1855																
34		50	55	48	48	52	34	35	48	38	49	1978																	
35	60	48	52	48	48	43	30	33	41	36	2341																		
36	57	42	44	45	47	42	31	35	39	1725																			
37	47	43	39	44	42	43	23	32	2155																				
38	48	41	37	42	40	44	25	1381																					
39	44	38	36	40	39	34	1492																						
40	43	39	36	36	36	2049																							
41	43	37	33	39	1888																								
42	42	33	37	1863																									
43	36	33	2107																										
44	39	2047																											
	2388																												

Note: Each cell includes sample members who did not leave the panel at t-1 (may include individuals who did not provide interviews at t-1).

Table A2. Proportion of each cohort providing full or proxy interviews at each age

Wave / Age/Year of birth	BHPS 1 (1991)	BHPS 2 (1992)	BHPS 3 (1993)	BHPS 4 (1994)	BHPS 5 (1995)	BHPS 6 (1996)	BHPS 7 (1997)	BHPS 8 (1998)	BHPS 9 (1999)	BHPS 10 (2000)	BHPS 11 (2001)	BHPS 12 (2002)	BHPS 13 (2003)	BHPS 14 (2004)	BHPS 15 (2005)	BHPS 16 (2006)	BHPS 17 (2007)	BHPS 18 (2008)	USOC W1 (2009/10)	USOC W2 (2010/11)	USOC W3 (2011/12)	USOC W4 (2012/13)	USOC W5 (2013/14)	USOC W6 (2014/15)	USOC W7 (2015/16)	USOC W8 (2016/17)	USOC W9 (2017/18)	USOC W10 (2018/19)	USOC W11 (2019/20)
Year of birth	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993/94	1994/95	1995/96	1996/97	1997/98	1998/99	1999/00	2000/01	2001/02	2002/03	2003/04
16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
17	0.92	0.89	0.94	0.94	0.96	0.95	0.93	0.93	0.92	0.90	0.87	0.84	0.89	0.91	0.94	0.91	0.91		0.76	0.77	0.85	0.86	0.77	0.79	0.79	0.77	0.80	0.78	
18	0.83	0.86	0.86	0.93	0.87	0.88	0.85	0.87	0.82	0.81	0.77	0.76	0.83	0.82	0.84	0.83		0.76	0.63	0.71	0.76	0.68	0.70	0.70	0.66	0.70	0.73		
19	0.79	0.80	0.88	0.89	0.86	0.84	0.81	0.83	0.77	0.74	0.68	0.70	0.75	0.76	0.76		0.61	0.71	0.55	0.63	0.62	0.61	0.56	0.59	0.61	0.60			
20	0.77	0.80	0.86	0.85	0.84	0.78	0.80	0.77	0.75	0.72	0.66	0.68	0.67	0.70		0.60	0.57	0.61	0.49	0.51	0.52	0.51	0.50	0.54	0.52				
21	0.74	0.78	0.82	0.80	0.81	0.72	0.67	0.70	0.69	0.71	0.65	0.61	0.63		0.55	0.56	0.50	0.54	0.40	0.44	0.47	0.44	0.47	0.49					
22	0.74	0.74	0.80	0.77	0.70	0.70	0.68	0.68	0.63	0.68	0.58	0.55		0.52	0.43	0.51	0.45	0.46	0.40	0.40	0.41	0.41	0.43						
23	0.72	0.70	0.76	0.76	0.70	0.63	0.61	0.62	0.60	0.64	0.54		0.40	0.46	0.37	0.44	0.39	0.38	0.35	0.35	0.37	0.38							
24	0.67	0.64	0.69	0.71	0.67	0.61	0.58	0.61	0.55	0.60		0.39	0.37	0.41	0.34	0.38	0.34	0.36	0.29	0.32	0.37								
25	0.65	0.57	0.68	0.64	0.67	0.58	0.53	0.57	0.49		0.39	0.33	0.31	0.39	0.29	0.31	0.30	0.34	0.28	0.28									
26	0.65	0.53	0.63	0.62	0.67	0.56	0.53	0.52		0.42	0.32	0.31	0.29	0.32	0.27	0.30	0.26	0.32	0.26										
27	0.61	0.51	0.63	0.59	0.65	0.57	0.50		0.35	0.36	0.34	0.29	0.25	0.33	0.25	0.28	0.24	0.28											
28	0.61	0.50	0.60	0.60	0.59	0.55		0.40	0.33	0.31	0.29	0.27	0.24	0.29	0.20	0.26	0.23												
29	0.58	0.48	0.58	0.54	0.59		0.37	0.39	0.27	0.28	0.22	0.24	0.21	0.27	0.20	0.25													
30	0.57	0.44	0.56	0.54		0.45	0.33	0.34	0.27	0.28	0.21	0.22	0.20	0.28	0.18														
31	0.55	0.44	0.51		0.43	0.39	0.29	0.34	0.25	0.26	0.19	0.21	0.19	0.25															
32	0.53	0.41		0.42	0.39	0.39	0.27	0.33	0.23	0.23	0.20	0.21	0.18																
33	0.52		0.43	0.39	0.37	0.38	0.25	0.30	0.23	0.22	0.19	0.21																	
34		0.34	0.39	0.38	0.36	0.32	0.25	0.29	0.22	0.21	0.17																		
35	0.39	0.32	0.37	0.38	0.36	0.26	0.22	0.27	0.18	0.20																			
36	0.37	0.28	0.31	0.35	0.35	0.26	0.23	0.29	0.18																				
37	0.30	0.29	0.27	0.35	0.31	0.26	0.17	0.26																					
38	0.31	0.28	0.26	0.33	0.30	0.27	0.19																						
39	0.28	0.26	0.25	0.31	0.29	0.21																							
40	0.28	0.26	0.25	0.28	0.27																								
41	0.28	0.25	0.23	0.31																									
42	0.27	0.22	0.26																										
43	0.23	0.22																											
44	0.25																												

Note: Each cell includes sample members who did not leave the panel at t-1 (may include individuals who did not provide interviews at t-1).