

Vulnerable Youth and the Transition to Adulthood



YOUTH FROM LOW-INCOME WORKING FAMILIES

Approximately 6 in 10 low-income¹ families have at least one adult who works full time throughout the year. This fact sheet uses data from the National Longitudinal Survey of Youth 1997 to describe the adolescent risk behaviors and the transition to adulthood for low-income youth from “high-work” families compared to low-income youth from moderate-work and nonworking (i.e., “low-work”) families.² Differences discussed below are significant at the 95 percent confidence level or above.

- **Adolescent Risk Behaviors.**³ Youth from low-income high-work families are as likely as youth from low-income low-work families to engage in risk behaviors during adolescence (3.5 and 3.6 mean cumulative risks, respectively).⁴
- **Education.** About three in four (74 percent) youth from low-income high-work families have a high school diploma, which is comparable to youth from low-income low-work families.⁵ Youth from low-income high-work families are more likely to continue with schooling after age 18 than youth from low-income low-work families. At age 23, nearly half (45 percent) of youth from low-income high-work families are in school, compared with just over a third (34 percent) of youth from low-income low-work families.
- **Employment and Earnings.** At age 24, youth from low-income high-work families and youth from low-income low-work families are equally likely to be employed.⁶ Median annual earnings among workers are also comparable. Annual median earnings (in 2008 dollars) increase from just over \$10,000 at age 18 to over \$22,000 at age 24 for youth from low-income high-work families. These earnings are comparable to all youth nationally as well.
- **Connection to School or Work.** More youth from low-income high-work families (48 percent) consistently connect to school or work between the ages of 18 and 24 than youth from low-income low-work families (39 percent).⁷

ABOUT THIS FACT SHEET

This fact sheet was prepared by Marla McDaniel and Daniel Kuehn of the Urban Institute as part of the Urban Institute's Low-Income Working Families project supported by the Annie E. Casey Foundation and John D. and Catherine T. MacArthur Foundation.

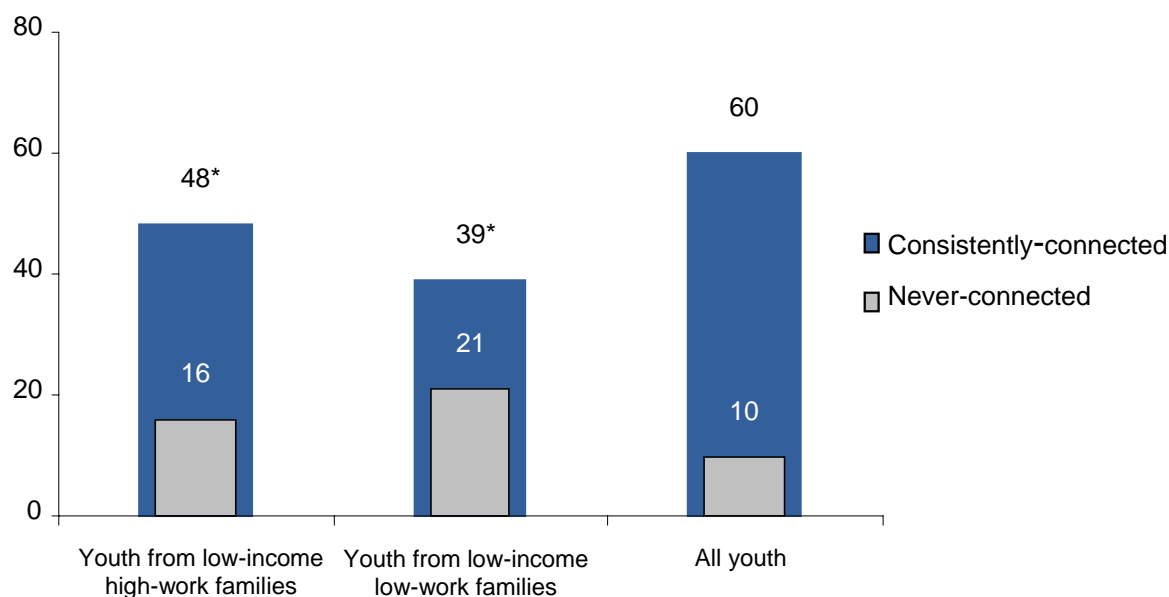
The fact sheet was prepared as part of a series on vulnerable youth and the transition to adulthood. The project examined the role of different aspects of youth vulnerability and risk taking behaviors on several outcomes for young adults. The data come from the National Longitudinal Survey of Youth, 1997 cohort. This survey, funded by the U.S. Bureau of Labor Statistics, follows a sample of adolescents in 1997 into young adulthood with annual interviews that capture their education, employment, family formation, and other behaviors. The analyses in this series use the subset of youth born in 1980–81, who were 15–17 years old when first interviewed in 1997. Outcomes are obtained by using the annual data through 2005 when these young adults were 23–25 years old.

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FIGURE 1. Percent of Youth Age 18–24 Consistently-Connected to School or Work



Source: Urban Institute estimates of the National Longitudinal Survey of Youth 1997.

Notes: Sample sizes: Youth from low-income high-work families $n = 503$; youth from low-income low-work families, $n = 393$; all youth, $n = 2,041$.⁸ Never-connected youth may make extremely short connections to school or the labor market.

* Differences between youth from low-income high-work families and youth from low-income low-work families are significant at the 95% confidence level or above.

¹ Low income is defined as total annual family earnings less than 200% of the federal poverty level.

² Moderate-work families include households where at least one adult 20 years or older works full time (35 hours or more a week) for part of the year, or who works part time (less than 35 hours a week) for a full year or less. Nonworking families include households where no adult age 20 or older reports working for a full year.

³ Risk behavior is self-reported and does not reflect the frequency of behaviors.

⁴ Cumulative risky behaviors include consuming alcohol before age 13, using marijuana before age 16, using other drugs before age 18, selling illegal drugs before age 18, engaging in sex before age 16, stealing something worth less than \$50 before age 18, stealing something worth more than \$50 before age 18, destroying property before age 18, committing other property crime before age 18,; being a member of a gang before age 18, getting into a fight before age 18, carrying a gun before age 18, and running away from home before age 18.

⁵ Youth who did not obtain a high school degree may have obtained a General Equivalency Diploma.

⁶ Indicates whether youth were employed on their birthday.

⁷ Results of a trajectory analysis conducted using the National Longitudinal Survey of Youth 1997 identify four pathways for youth connectedness to employment or school between ages 18 and 24: consistently-connected, initially-connected, later-connected, and never-connected. For more information see Kuehn, D., Pergamit, M., Macomber, J., and Vericker, T. (2009). *Multiple Pathways Connecting to School and Work*. Washington, D.C.: U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation.

⁸ Roughly 17 percent ($n = 151$) of the low-income sample is not included in these estimates due to missing information on adult work hours. Separate analyses (not shown) for households with missing data indicate that youth from these families tend to have lower employment (58% at age 24), less schooling (30% at age 23), and lower median earnings (\$18,637 at age 23) than youth from low-income high-work families and youth from low-income low-work families. It is likely that these households include low-work adults. Their absence from the analyses introduces bias by *overestimating* the percentage of youth from low-work households who are working, in school, and have health insurance. Their absence also contributes to an underestimate of the share of youth from low-work households who engage in risk behaviors as adolescents. Youth from low-work families may in fact be faring somewhat more poorly than the estimates in this fact sheet suggest.

TABLE 1. Selected Characteristics of Youth from Low-Income Working Families

| | Low-income high-work families <i>n</i> = 503 | Low-income low-work families <i>n</i> = 393 | All youth <i>n</i> = 2,041 |
|--|--|---|-------------------------------|
| <i>Race/Ethnicity</i> | | | |
| White, Non-Hispanic/Other | 58% | 55% | 73% |
| African American | 21%* | 26% | 15% |
| Hispanic | 21% | 19% | 13% |
| <i>Adolescent Risk Behaviors</i> | | | |
| Cumulative Risky Behaviors (mean) | 3.5 | 3.6 | 3.3 |
| Alcohol by age 13 | 16% | 14% | 15% |
| Marijuana by age 16 | 4% | 4% | 4% |
| Used other drugs | 25% | 27% | 27% |
| Sex by age 16 | 59% | 59% | 51% |
| Attack someone/get into a fight | 30%* | 38% | 28% |
| Member of a gang | 11% | 13% | 9% |
| Sell drugs | 20% | 18% | 19% |
| Destroy property | 36% | 34% | 36% |
| Steal something worth less than \$50 | 48% | 45% | 46% |
| Steal something worth more than \$50 | 18% | 17% | 15% |
| Other property crime | 15% | 17% | 14% |
| Carry a gun | 21% | 16% | 16% |
| Ever run away | 20% | 23% | 18% |
| <i>Adolescent Child Birth</i> | | | |
| Birth before 18th birthday (females only) | 8% | 6% | 4% |
| <i>Education</i> | | | |
| No high school diploma | 26% | 33% | 17% |
| Enrolled in any school at age 18 | 56%* | 47% | 67% |
| Enrolled in any school at age 23 | 45%* | 34% | 57% |
| <i>Median Annual Earnings</i> | | | |
| Age 18 | \$10,291 | \$10,470 | \$10,139 |
| Age 19 | \$12,916 | \$13,147 | \$12,637 |
| Age 20 | \$15,660* | \$12,839 | \$13,876 |
| Age 21 | \$15,994 | \$16,742 | \$17,384 |
| Age 22 | \$19,229 | \$18,695 | \$21,430 |
| Age 23 | \$22,261 | \$20,384 | \$22,411 |
| <i>Employment</i> | | | |
| Employed on 24th birthday | 75% | 66% | 77% |
| <i>Connectedness to School or Work between Ages 18–24</i> | | | |
| Consistently-connected | 48%* | 39% | 60% |
| Initially-connected | 15% | 20% | 15% |
| Later-connected | 21% | 21% | 15% |
| Never-connected | 16% | 21% | 10% |
| <i>Health Insurance Coverage</i> | | | |
| Has health insurance on 24th birthday | 62% | 58% | 71% |

Source: Urban Institute estimates of the National Longitudinal Survey of Youth 1997.

Notes: Some youth who did not complete high school may have earned a General Equivalency Diploma. Median earnings exclude youth who did not work and therefore had zero earnings. The cumulative risky behavior score is based on the 13 risk behaviors listed beneath it. Adolescent risk behaviors are measured up to age 18, except where otherwise noted. Never connected youth may make extremely short connections to school or the labor market.

* Estimates for youth from low-income high-work families and youth from low-income low-work families are significant at the 95% confidence level or above.