Current Realities and Emerging Issues Facing Youth in Canada:

An Analytical Framework for Public Policy Research, Development and Evaluation

Research Paper

Sandra Franke
Human Resources and Skills Development Canada

January 2010

PRI Projects:
Investing in Youth and Social Management of Risk
**Acknowledgements**

The author would like to thank all the members of the Policy Research Initiative team associated with the "Investing in Youth: Evidence from Policy, Practice and Research" project, especially Thomas Townsend, Catherine Demers, Jennifer Robson, Geneviève Kroes, David Hay, David Péloquin, Aanchal Sharma and Mary Peters. Special thanks also to Professor Marc Molgat from the University of Ottawa, a member of INRS' Observatory on Youth and Society, who provided intellectual leadership to the whole youth project during his time at the PRI as visiting scholar.

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**About this report**

The PRI contributes to the Government of Canada’s medium-term policy planning by conducting cross-cutting research projects, and by harnessing knowledge and expertise from within the federal government and from universities and research organizations. However, conclusions and proposals contained in PRI reports do not necessarily represent the views of the Government of Canada or participating departments and agencies.
Executive Summary

Within the scope of the interdepartmental project "Investing in Youth: Evidence from Policy, Practice and Research", the Policy Research Initiative (PRI) is proposing an analytical framework to help understand the realities, issues and challenges facing Canadian youth in various spheres of life and at different stages of the passage to adulthood. This exercise is part of a wider reflection on the well-being and full integration of youth in Canadian society, set against the changing conditions shaping how youth enter adulthood and the resulting development of new forms of risk. This last aspect also makes it one of the first research papers inspired by the new PRI project on "Social Management of Risk ". The paper has two parts:

Part 1: Youth in Canada Today

The first part of the paper takes stock of what it means to be a Canadian youth today. In a knowledge economy, Canadian youth are called upon to extend their period of education, which delays their settling into stable employment and puts off departure from their parental home. In addition, the passage to adulthood is no longer linear, as it was for previous generations. Today, youth come and go between the status of dependence and independence, combine several activities and statuses, and allow themselves to change direction en route to explore different avenues. The fragmented nature of these transitions reflects the diversity of opportunities available to youth today but it also introduces new risks, particularly for youth who cannot rely on family or community support when they encounter set-backs or face major challenges. Without appropriate support, many Canadian youth are likely to encounter major difficulties with workplace integration and to face the prospect of low incomes throughout their lives.

Recognizing the challenges and opportunities represented by the extended duration of youth in Canada and the diverse futures of some youth subgroups, this paper considers these realities from the perspective of major youth policy objectives in Canada. This portrait of the situation is intended as a backdrop to the development of an analytical framework offering a new perspective on the major trends affecting Canadian youth.

Part 2: A Framework for Youth-Related Policy Development and Research in Canada

The second part of this paper presents the main elements of the analytical framework. It opens with a brief overview of the major trends in youth policy and research internationally. Two directions are evident from recent developments and guide development of the framework: 1) the importance of decompartmentalizing how researchers and policy-makers think about youth, by favouring a holistic approach that factors in all aspects of young people's lives: personal, psychological, educational, family, social, community, etc; and 2) the importance of adopting a positive view of youth, by building on their strengths and their contribution to society's well-being.

The proposed framework is based on a life-course approach. It illustrates the relationship between: 1) the trajectories taken by youth in different spheres of life; 2) the changes (or transitions) that mark their life courses; and 3) the larger social
structures in which these dynamics operate. Four major types of trajectory are distinguished: a) trajectories leading to autonomy in relation to one’s family of origin and creation of a new generation of families; b) learning trajectories and the development of a rapport to the world of work; c) trajectories to financial responsibility; and d) trajectories in the development of citizenship roles and identities. These four types of trajectories reflect gradual processes of acquiring responsibilities with respect to certain social roles in different spheres of life, processes that are particularly significant for youth.

The framework also draws attention to the various sources of risk and opportunities that influence the outcomes of these trajectories. In each region of Canada, there is a particular configuration of roles, responsibilities and governance arrangements linking family, community, market and government institutions. Depending on their particular social architecture, different mechanisms and instruments are used to promote access to certain resources that enable youth to successfully make significant transitions or face certain risks. The framework can also guide analysis of the impacts of different institutional arrangements on the opportunities and challenges facing different youth subgroups in varying circumstances and contexts.
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**Background**

Youth today are characterized by new conditions and realities to the extent that the very definition of youth is evolving. Their transitions to adulthood are much more complex and diversified, given the wide variety of choices and lifestyle possibilities that are open to them. However, the potential consequences of those choices are much harder to anticipate and pose new challenges to youth who are increasingly called upon to build their own safety nets (Settersten, 2008). The resulting implications for public policy are important, especially in a context of rapid changes in knowledge and new technologies, growing ethnic diversity and an aging population.

All around the world, governments and organizations are showing increased interest in youth-related issues. Not only are youth directly and profoundly affected by these tremendous changes, but they also carry society’s aspirations and vision of the future. "Youth are a litmus test for social change (…) they show us what tomorrow is going to look like" says the preface to a major report on French youth submitted to the French Planning Office as part of a commission on youth and public policy (our translation, Collectif, 2001:27). In that sense, youth is a key window of opportunity for social investment policy.

Whereas many countries (in Europe, Oceania and the United States in particular) have revised and modernized their youth policies in recent years, Canada as a whole has never carried out an in-depth review of the situation of its youth. And yet, despite its aging population, Canada remains one of the youngest countries in the G8. By transferring responsibility for training to the provinces in the 1990s, the federal government chose to concentrate its social investment efforts on early childhood and, more recently, on children in the "intermediate phase" (children aged 7-11). Nonetheless, youth remain a significant concern in Canada: not only do federal and provincial governments continue to prioritize access to post-secondary education and workplace integration, but many areas of federal policy are directly concerned with the well-being of youth. Given the context and changing realities for youth in Canada today, the time is right to take stock of all the emerging challenges facing this important segment of the population.

With this in mind, the Policy Research Initiative (PRI) launched its project "Investing in Youth: Evidence from Policy, Practice and Research" in 2006. The product of collaboration among several federal departments and university researchers, this project was intended to be not so much a systematic diagnosis of the situation for youth in Canada as the start of a broader reflection about Canadian youth. Several questions guided the project’s launch:

- What are the public policy implications of an extended period of youth?
- How does the overlap or the redefinition of the ages of life affect youth-related policy? Does the category "youth" still have a meaning? What are the parameters that define the passage to adulthood?
- How have the ways in which youth are represented evolved in different spheres of Canadian society?
- In terms of Canadian policy, how can one refine the categorization of the diverse situations covered by the concept of "youth" by factoring in individual biographies?
- What role can policy play in improving the well-being of youth?

A certain number of research studies and consultations with experts on the conditions, challenges and changing realities of youth in Canada were carried out during the project’s first phase, between 2006 and 2007, and provide the backdrop for this paper. An initial seminar of experts, followed by an interdepartmental roundtable, took place in December 2006 to review perspectives and recent developments in youth policy across Canada and around the world. Particular attention was paid to issues affecting at-risk youth. In partnership with several departments, a series of studies followed that exercise, seeking to clarify the broader dimensions of Canadian youth. An initial study produced a more refined definition of youth by examining how the parameters used to establish different categories of youth in Canada have evolved (Gaudet, 2007). A second study looked at the new conditions of risks and opportunities created by recent changes in the pattern of youth transitions to adulthood, based on a review of Canadian data (Beaujot and Kerr, 2007). A third study highlighted the main emerging challenges and issues facing certain Canadian youth subgroups, more specifically with respect to social exclusion (Côté, 2008). Lastly, a fourth study examined four particularly worrying developments among teenage boys: delinquency, dropping out of school, drugs and suicide (Lacourse & Gendreau, 2007). Readers are invited to consult those studies for a more detailed picture of the realities, issues and challenges facing Canadian youth.

Building on these studies and recent international literature, this paper is intended to be a key component of the youth project. It proposes a framework for analyzing Canadian youth from a public policy perspective. The framework is a tool for reflection and its main goal is to help guide youth policy discussions in various sectors of government activity. It is intended to facilitate defining or revising government objectives in relation to policy research, and the development and evaluation of policies and programs. It provides a detailed description of the different elements to be considered in order to comprehend the issues clearly, and proposes a way of articulating them coherently, from an integrated multidisciplinary perspective.
Part 1

Youth in Canada Today

1.1 What is Meant by “Youth”

The definitions of youth are many and often controversial. Are youth children, adolescents, young adults or even, as suggested by some contemporary definitions, "emerging adults" or "adulescents"? Many authors have tried to define youth by using criteria based on biology, age or psychology, among others. However, despite some attempts to unify the criteria, most definitions primarily emphasize one particular dimension (see box 1).

The life-course perspective is undoubtedly the most promising approach for bringing together different viewpoints about youth. This perspective focuses on social pathways, trajectories, transitions and key life moments (Elder et al., 2004). In this paper, youth is considered to be a period of the life course during which transitions and key moments are concentrated and follow each other fairly rapidly: autonomy in relation to one’s family of origin, financial and residential autonomy, maintaining a stable relationship, family formation and participation in society as full citizens in their own right. In general terms, one can say that youth follow a path in which they move from school to the labour market, from living with parents to financial independence and from being single to entering a stable relationship and starting a family.

The form and length of these transitions vary with each young person’s aspirations and the particular conditions in which they develop. For example, inequalities relating to family, education and life experiences have a strong influence on how transitions are experienced and on their outcomes. Transitions are also very dependent on the institutional and social structures of any given context.

Box 1: Different Ways of Understanding Youth

There is no consensus about how to define "youth". Defining youth primarily by the criterion of age is increasingly less appropriate in a context in which young people's life trajectories are becoming more diverse and complex, because it assumes that within a given age bracket all youth are similar. In fact, youth face a multiplicity of realities and there are increasing numbers of possible pathways to adulthood. Some youth leave school or have children in adolescence while many others extend their education, make their transition to the labour market and start a family in their late 20s or early 30s. Legal definitions of rights and responsibilities based on age – for example, the legal age for driving or voting – also underline the difficulty of using a biological criterion such as age. Defining youth by identifying certain target groups (for example, delinquent youth, homeless youth, handicapped youth, young entrepreneurs, etc.) assumes that youth categories can be reduced to functions or, even worse, to pathologies. The literature offers several notions that provide more subtle distinctions for defining youth.
Youth, adolescents and young adults
An initial angle for approaching youth is to differentiate between the categories “youth”, “adolescents” and “young adults”, categories that are distinguished mainly by the research questions and policy issues connected with them (Cicchelli, 2006). The category youth is generally associated with issues related to social and economic integration; young adult is more often associated with issues related to autonomy and independence; and lastly, the category adolescent is associated with issues related to exposure to risk, generally from a psychological perspective.

Youth, autonomy and independence
Another angle for understanding youth is to look at the notions of autonomy, responsibility and independence. Autonomy refers to individuals' ability to choose their rules of behaviour while being responsible for their consequences (Cicchelli & Martin, 2004). Until adulthood, youth gradually develop this ability; in the meantime, they are in a situation of semi-autonomy (Gaudet, 2007). Independence refers more to individuals' material and financial ability. When looking at the passage to adulthood, just because youth have achieved milestones such as residential and/or financial independence, one cannot conclude that they have fully developed their autonomy. Similarly, young people who have successfully completed the transition to the labour market may have several reasons for still not viewing themselves as independent adults (Cicchelli, 2001 in van de Velde, 2004). The reverse is also true. Thus, in a context in which workplace integration is closely associated with an increase in the length of education, there is an extension of young people's financial and material dependency, which cannot systematically be mistaken for a "delay" in developing autonomy (van de Velde, op. cit.). Individuals may be identified as adults because they have some autonomy in several spheres of life even though, for example, they still live with their parents. The dialectic between autonomy and dependence is one of the forces that shape contemporary youth.

Youth as a lifestyle
Lifestyle is another angle for approaching a definition of youth. By introducing the concept of the "emerging adult", Jeffrey Arnett maintains that, after adolescence, there is another stage in the life course, characterized by five distinctive attributes: exploration of identities, instability, self-focus, a feeling of being "in-between" and a sense of multiple possibilities (Arnett, 2000, 2004, 2005). He associates the extension of youth with a very specific lifestyle that he explains as originating from the weakening of institutional and social structures previously responsible for framing the passage to adulthood. Thus released from the responsibilities that characterize adulthood, "emerging adults" are at leisure to explore different value systems and beliefs and to experiment with multiple lifestyles. An analysis focussing on the "emerging adult" concept as part of its paradigm will approach youth on the basis of the cognitive, emotional, behavioural and biological attributes that distinguish youth from adults. This train of thought has been criticized for not placing much importance on the economic, social and cultural factors that shape youth trajectories, even though their effects have been well-documented in the sociological literature on youth: "(...) the helpful notions of integration, exclusion, citizenship, marginalization and transition – and others that have been usefully applied to the study of youth (...) can only be applied with some measure of arm-twisting or theory-twisting to the concept of 'emerging adulthood' " (Molgat, 2007).

Youth and playing social roles
Several researchers suggest capturing youth as a period of transitions in terms of social roles. This kind of approach emphasizes how social relationships and socialization (in the family, at school, in the community, at work, etc.) prepare individuals for exercising certain social roles that are associated with different situations or ages of life. In that sense, youth and the passage to adulthood are seen as dynamic processes in which young people develop values and aspirations that are validated through the normative and institutional conventions that define adulthood (Gaudet, 2007). This approach looks at youth by inquiring into the alignments and the clashes between youth perspectives (their aspirations, how they perceive themselves in terms of their identity, how they interpret their realities, their future prospects, etc.) and institutional perspectives (social expectations, the formal and informal normative environment, etc). This approach also enables researchers and policy-makers to explore cultural and generational differences in young people's trajectories in given geographical and historical contexts.
The trend towards an extended youth phase has become widespread in industrialized countries over the last 30 years, creating a normative environment in which it is expected that youth (both male and female) will continue their education for longer than in the past, so as to meet the skills requirements of new economies, and that they will obtain stable employment before contemplating parenthood. In reality, delaying the passage to adulthood has created much more complex transition models. Transitions no longer follow a sequence in which the end of education is followed by quick integration into the labour market, departure from the parental home, the formation of households as couples who then start a family. It is increasingly frequent to see a return to the family home after an initial departure, combining education and work, and frequent changes in residential patterns (different roommates, living alone or with a partner, etc.)

Although one might consider these trends to be a way of exploring identity and accumulating resources in order to fully integrate into society, many of these transitions also involve uncomfortable situations of dependence or semi-dependence on family and other social institutions, despite acquiring autonomy during adolescence. Financial pressures related to low wages, occupational instability or higher student debts and mortgages among youth today than in the past can then create a feeling of uncertainty about future prospects. Not all youth have access to the same portfolio of personal, social, educational and financial resources to successfully enter into adult society. Although most youth are able to build up those resources by extending their period of formal education with family support, thereby delaying their transition, those strategies do nonetheless have consequences: on youth, on the relationship between generations and on society as a whole. Some consequences are clearly positive, such as increased school attendance and completion rates and the tightening of family bonds during the early years of adulthood, but other consequences can be challenging, for example those resulting from the psychological impacts of the pressures exerted on youth or parents' ability to deal with increased requests for support.

1.2 Challenges and Opportunities for Youth in Canada

The tremendous changes in the timetables of individual youths' life courses are a consequence of the changes taking place in society as a whole, in the spheres of work, family, social relationships and civic life. Changes in the life courses of youth in Canada reflect the broader changes being experienced by most industrialized countries but are also closely related to certain dynamics specific to Canada.

1.2.1 The Importance of Education in a Knowledge-Based Economy

The country's move towards an economy that is very strongly based on knowledge is one of the main change engines that have shaped the transitions to adulthood for Canadian youth over the last 15 or 20 years. Major technological changes and a decline in unskilled jobs have accompanied increasing demand for skills, including at the beginning of a career. It is currently estimated that 35% of new jobs to be created in Canada by 2015 will require a university degree (Lapointe et al., 2006). By contrast, growth in jobs requiring few skills has slowed considerably (Figure 1).
The increase in educational attainment among Canadian youth over the last few decades is a response to the requirements of a knowledge-based economy. While in the early 1970s nearly three quarters of youth aged 22 had already left school, this proportion had decreased to 50% by 2001 (Clark, 2007). During the same period, the proportion of youth aged 18-34 without a high school diploma dropped from 33% to 18% (ibid). Today, many more youth are undertaking a university education, causing the national bachelor's degree graduation rate to rise from 18% in 1976 to 33% in 2004 (Statistics Canada and Council of Ministers of Education, Canada, 2007, figure 2). University attendance by young women accounts for a large proportion of that increase: between 1992 and 2001, the female graduation rate rose from 28% to 33% while remaining unchanged at 24% for males (Canadian Education Statistics Council, 2006).
1.2.2 Conditions for Workplace Integration are not Always Favourable

Despite the increase in education level for most Canadian youth, conditions for workplace integration have not necessarily developed in the same direction. Since the early 1980s, successive cohorts of young men have seen a decrease in their employment income while income has stayed fairly stable among young women – at least until recently, when theirs also started to drop (Canadian Labour Congress (CLC), 2008). Moreover, the salary gap between men and women has started to widen again over the last 10 years: according to a recent CLC report (op. cit.), in 1995, women with a graduate degree earned 75 cents for each dollar earned by men with the same qualifications, compared with 68 cents in 2005. This fact, combined with the increasingly heavy burden of student and personal debt (in Canada, students leave the education system with an average debt greater than $24,000 (PRA, 2007)), contribute to the financial vulnerability of many Canadian youth during their first few years of full-time employment.

Another major challenge for Canadian youth with respect to the growing diversity of jobs offered on the labour market is that of matching their educational training and career choices to the jobs on offer, while bearing in mind their abilities and resources. Many Canadian youth today seem to be coming under pressure to pursue a university education in the current labour market context and some of them say they have been "pushed" towards further education rather than "attracted" by a genuine desire to learn (Côté, 2008). That can cause problems when initial career choices are made with no thought to individuals' motivations or abilities. Youth are not always making their way through flexible education systems that provide them with flexible second-chance options along the way. A poor choice at the start can be costly in the long term. Not only
do many youth go into debt but they sometimes end up in jobs that do not match their training. A recent Statistics Canada study seems to suggest that a growing proportion of youth end up in this situation: in 2001, 20% of university graduates who had strong attachment to the labour market were doing a job requiring at the very most a high school education (Li et al., 2006) – an increase of almost one third compared with 1993. Indeed, Canada has one of the highest overqualification rates of the OECD countries (Saunders, 2008).

1.2.3 Vulnerability of Certain Youth Subgroups
For some subgroups of Canadian youth, the passage to adulthood is a particular challenge. Youth from modest socio-economic backgrounds generally make all their transitions at a younger age than those from more privileged groups (Ravanera, Rajulton and Burch, 2006). Since they often leave school without graduating, they are much less likely to get a full-time job than in the past, leaving them more exposed to unemployment and low wages throughout their lives (Morissette, 2002). In 2006, vulnerability from not having a diploma still affected 11% of all Canadian youth aged 25-34 (Statistics Canada and Council of Ministers of Education, 2007). Despite improvements in the last 20 years, the dropout rate for Aboriginal youth is five times higher than for Canadian youth as a whole: 40-50% of Aboriginal youth do not get their high school diploma and, at age 18, fewer than 50% of Aboriginal youth are still in full-time education compared with more than two thirds of Canadian youth as a whole (Beaujot and Kerr, 2007). However, the older an Aboriginal person is, the greater the likelihood that he or she will have achieved certification, indicating a tendency to return to school or pursue part-time education (Hull, 2008).

The latter situation is particularly common among young mothers who interrupt their education for the responsibility of raising a child with no support from a partner. Compared with other countries, Canada's adolescent maternity rate is moderate and has been decreasing since the 1970s: only 24.2 per 1000 (Singh & Darroch, 2000, cited by Côté, 2008). However, among Aboriginals (Figure 3) and in some regions, including the Northwest Territories, it climbs to more than five times that rate. Even though some of those young Aboriginal mothers eventually manage to improve their situation, their chances of going back to school and getting a diploma are low and they remain exposed to high risks of poverty, marginalization and stress (Guimond and Robitaille, 2008; Lerner, Brown, & Kier, 2005 cited by Côté, 2008).
1.2.4 A Multiethnic Context that Produces Social Inequalities

Canada's evolution towards becoming an increasingly multi-ethnic, multi-lingual and multi-religious society is another important change engine that is gradually shaping youth transitions to adulthood. Successive waves of new immigrants over the decades have made Canada an impressive cultural mosaic where a wide diversity of ethnic, cultural and religious groups live together. In this mixed population, youth (especially those from immigrant backgrounds) are increasingly called upon to develop multiple identities and affiliations, in their neighbourhoods, at school and in the workplace. This situation occurs even more in large urban centres such as Toronto, Montréal and Vancouver, where the majority of new immigrants settle. Immigrant youth face particular challenges with being educated in a language that is often not their first language, and for building social relationships in a foreign cultural context.

Generally, one observes that immigrant youth (of both the first and second generations, whether visible minorities or not) have higher educational aspirations and receive family support that encourages the pursuit of post-secondary and university education (Krahn and Taylor, 2005; Sykes, 2008). Compared with other Canadians, they stay in the family home longer, postpone cohabitation or marriage and parenthood, and continue longer in education (Beaujot & Kerr, 2007). However, one observes significant differences among ethnic and racial groups: for example, compared with the Canadian average, South Asian and Muslim youth are more educated while black youth, particularly males, are less likely to obtain a university degree (Sykes, op. cit.).
The school dropout rate also differs significantly, based on young people's country or region of origin (idem). Generally, because immigrant youth spend more time in school, they are also slower to enter the labour market than the Canadian average, although occupational integration of immigrant youth is similar to that of other Canadians with similar employment and unemployment rates (Sykes, op. cit.). For some visible minorities, however, the situation is different. For similar education levels, they are more prone to unemployment and have lower wages (Beaujot & Kerr, op. cit.). On top of these young people's low socio-economic status, racial discrimination may contribute to exclusion and marginalization. Black youth especially seem more exposed to systemic racism and major obstacles to employment and economic integration than other ethnic groups, which makes their transition to adulthood more difficult (Stykes, op. cit.; Côté, 2008).
1.2.5 Being Young in an Aging Society

Canada’s aging (and soon to be declining) population is another significant change engine that, while exerting tremendous pressure on today's youth, also set the stage for new opportunities for the youth of tomorrow.

The aging of Canadian baby boomers and the fairly constant decline in the birth rate (despite a slight upturn over the past few years, primarily in Quebec) have a significant impact on today's youth as they prepare to enter their active lives. The tax burden of public services for large numbers of aging Canadians is likely to directly affect the finances of young workers, no matter what support plans are put in place (Maxwell, 2007). Many are concerned about the intergenerational tensions that may emerge from the relative growth of social transfers going to retired people, families and youth, particularly since, over the last 30 years, the gap in overall income levels between seniors and youth has continued to increase (Denhez, 2008).

It is also possible that the redistribution of wealth through government programs and policies in Canada may become increasingly tilted toward seniors, given their electoral weight. In Canada, as in most aging societies, not only are younger voters a smaller and smaller proportion of all voters, but they have also become a political force in comparative decline: in federal elections, the participation rate has also been dropping since the 1980s, amounting to less than 40% in 2004 among youth aged under 25, whereas the rate was 75% among senior voters aged 58-67 (Elections Canada, 2005).

![Figure 6: Voter Turnout by Age Group, Canada, 2004 and 2006](image)

Source: PRI tabulation adapted from Elections Canada 2008.

More positively, it is also predicted that demographic decline will also result in a sharp increase in job opportunities (or at least with the economic recovery and expansion that will follow the current recession). For the majority of tomorrow’s youth, these positive employment prospects will greatly facilitate their passage to adulthood. Studies are already indicating that, under certain conditions, some youth sub-groups might become a potentially significant resource for dealing with eventual labour shortages, especially Aboriginal youth, whose numbers continue to grow (Sharp, 2008). These youth cohorts may enjoy increased social mobility, since generations that enter adulthood under
favourable economic conditions generally benefit throughout their adult lives (Chauvel, 2007). The main challenge for public policy will be to ensure that all youth (including those who must make their transitions in the current economic climate) have the necessary resources and capacity to make the most of their opportunities.

1.3 Youth and Major Policy Objectives in Canada

More than 80% of countries have a national youth policy and 89% of countries have developed national coordination mechanisms for youth (Zemans & Coles, forthcoming). Internationally, the policy sectors most often involved in youth issues in industrialized countries are education (basic education and training beyond the compulsory age); employment and the labour market; health; housing; social protection and income support; family policy; criminal justice; and recreation (sporting and artistic activities) (Williamson, 2002). According to Williamson, the critical issues for youth policy are as follows:

- opportunities for participation and citizenship;
- safety and protection;
- fighting social exclusion and promoting inclusion;
- making information available and using it (through new technologies);
- mobility and internationalism;
- multiculturalism; and,
- equality.

Recent policy changes have increasingly focused on a number of emerging concerns about youth, in particular: re-designing and modernizing education so as to factor in the rapid changes in the labour market; the role of informal training; the rise of non-standard work arrangements; physical health (primarily obesity) and mental health; values, especially the role of religion in the contemporary lives of youth; and the role of recreation and culture in a multicultural context (Williamson, 2008).

In Canada, very few federal policies target youth explicitly, although many of them do have an indirect impact on young people's living conditions, their future prospects in terms of employment or new family formation, and their contribution to community life. Most existing policy instruments with significant impacts on youth are the responsibility of the provinces or are implemented at the municipal or community level.

Public Policies for the Well-Being of Youth
Provincially, the primary policies that address youth-related issues are those relating to education, health, employment and participation (Gravel and Brouillette, 2006). In some provinces, a single ministry is explicitly responsible for youth, as is the case in Ontario, with its Ministry of Child and Youth Services, and in Manitoba, which has a Ministry of Education, Citizenship and Youth. In other provinces, one agency oversees coordination and consistency of the interventions from various sectoral policies. This is true in New Brunswick, whose Advisory Council on Youth (reporting to the Ministry of Education) coordinates resources as well as research and consultation activities. A Youth Secretariat (also reporting to the Ministry of Education) carries out the same duties in Nova Scotia. In Alberta and Quebec, youth have become a political priority. In Alberta, a policy framework on youth in transition was developed to frame all youth-related discussions, decisions and plans relating to policy, legislation, funding and service provision.

However, it is in Quebec, with its Youth Action Strategy that one finds the only genuine youth policy in Canada. It is implemented by a Youth Secretariat that reports directly to the Premier. The Secretariat is also responsible for ensuring the consistency of all government policies and initiatives relating to youth. Municipalities are also actively involved with youth, especially as relating to youth health and safety, through police services, schools, transportation, housing and recreational services.

At the federal level, although there is no pan-Canadian youth policy as such, approximately ten departments and agencies have well-defined youth responsibilities particularly with respect to justice and crime prevention, employment and training, civic participation, health, culture and international development. Except with respect to access to post-secondary education and workplace integration, youth are rarely targeted when policies are formulated; they appear more as one of several client groups for programs, and they are primarily approached as being at-risk populations. Consequently, many interventions tend to be aimed at youth solely when they present a risk to themselves, their community or for social cohesion generally (Zemans and Coles, op. cit.).

A recent study reports that the youth service sector in Canada is fragmented and sometimes characterized by inconsistency between interventions, policies and funding sources (United Way of Toronto, 2008). According to the study, this observation is not only true for pan-Canadian policy but applies to all levels of intervention (that is, there are often apparent inconsistencies between programs within individual provincial and municipal jurisdictions): these inconsistencies sometimes limit the effectiveness of actions for Canadian youth. A review of the situation in Ontario shows that the lack of a shared, global vision for youth has produced limited-scope policies and programs, in terms of both mandate and target populations. Funding and operating structures that are not coordinated have more often than not resulted in initiatives competing with each other and not providing the necessary complementarity to best meet the full range of youth needs (op. cit., pp.18-19).

Given the constitutional context in which different levels of government take on different responsibilities, achieving pan-Canadian objectives for the population's well-being, including the well-being of youth inevitably requires some measure of coordination. All levels of government try to provide their constituents with the
conditions to enable them to develop their full potential based on the values that characterize Canadian society: respect for free choice, enjoying full citizenship, equal opportunities, combating social exclusion, access to healthcare and education, etc. These major objectives of society are the most useful way of approaching youth-related issues.

The framework presented here is intended to contribute to defining a shared vision of the aspirations, realities and challenges of Canadian youth by highlighting the role of public policy with respect to the three main areas that characterize the well-being of youth: their living conditions, their future prospects for employment and family, and their role in community life. For example, developing a pan-Canadian youth policy is not the only route the Canadian government can take to achieve this. A leadership role in establishing a shared vision and in coordinating youth-focused policy, similar to the situation with early childhood services\(^2\), is compatible with long-standing government directions with respect to youth in Canada.

The framework presented here is a conceptual tool to support that role while enabling federal departments, provincial ministries and stakeholders from different sectors to articulate their concerns about youth around shared understanding and objectives. It is intended to help answer some key questions that are posed by the many youth policy reforms currently being carried out by governments in Canada and overseas: Is the "youth" category still operative in terms of public policy? Are youth-related policies still valid? Do the images of Canadian youth match the realities experienced by different subgroups in various parts of the country?
Part 2

A Framework for Youth-Related Policy Development and Research in Canada

2.1 Major Trends in Youth-Related Policy and Research

This section summarizes the main approaches that have influenced how youth has been conceptualized in the last few years and the subsequent development of youth-related policy. It presents several major approaches, the context in which they were developed and their implications for public policy.

2.1.1 The “Risk, Protective and Resilience Factors” Approach

Since the end of the Second World War, the main academic and policy interest in "youth" initially focused on adolescence, the period generally covering youth aged 12-18. The criterion of age as the main marker of the end of childhood and of the passage to adulthood primarily reflects an institutional logic (Gaudet, 2007). Youth, as a subgroup of the population, was distinguished mainly through their associated issues. Thus, in the 1970s, a large proportion of youth research dealt with "at-risk" youth: those with drug dependence, delinquency or antisocial behaviour problems. The dominant train of thought came from the field of public health and youth problems were often dealt with by using the risk and protective factors approach, with resilience factors eventually being added (Jenson and Fraser, 2006). This model takes the form of a hierarchical list of factors that may be combined and refined to differing degrees. The approach makes it possible to identify – and intervene in – the factors most likely to be associated with risks or to act as an antidote to those risks (protective factors). The risk-protection-resilience approach has contributed to understanding how the various factors interact in youths' trajectories, for example, with respect to educational success. It has also defined the need for joint interventions operating on several fronts simultaneously. Nonetheless, it has been criticized for paying too little attention to the impact of the social context, especially with respect to structural and institutional forces (France, 2008).

2.1.2 The Importance of Life Contexts

The role of environmental (or contextual) factors on youth behaviour was introduced in the 1980s through ecological systems theory (Bronfenbrenner, 1979). Human ecology studies quickly exerted an influence on youth research. They led to better understanding of the interactions between young people's personal characteristics, their relationships with members of their families and their peers, and the effects of their living environment (school, neighbourhood, type of community). Although the focus was always on youth experiencing difficulties or likely to do so (“at-risk” youth), the human ecology approach directed policy attention to living environments and the institutional contexts in which youth develop (Lerner, 1996). New research themes emerged, in particular, social integration and insertion of youth in situations of exclusion and social disaffiliation.
Since the early 1990s, concerns about youth have moved towards difficulties with workplace integration. Attention is no longer focused only on youth with behavioural problems but on all youth in economically vulnerable situations. A large proportion of the research work from this period and during the subsequent two decades focused on difficulties with the transition between school and work. Access to the labour market, stable employment and achieving economic independence have therefore become the main markers of adulthood. Youth-focused policy has concentrated on workplace integration and promoted widespread job creation.

2.1.3 The Transition Approach and the Extension of Youth

The end of the 1990s marked the start of concerns about the "extension of youth", within both research and policy development circles. The length of time in education has grown, and important transitions such as entering the labour market, forming a stable relationship and parenthood have been postponed, all of which have led to increased dependence of youth on institutional and family supports. Studies have highlighted the structural factors underlying the changes observed: the increasing importance of higher education, the feminization of work, restructuring the labour market, changes in values, etc. There is growing consensus on the need to revise traditional end-of-youth markers: leaving school, entering the labour market, leaving the parental home, and cohabitation are less often seen as definitive criteria for adulthood. Research efforts are trying to better understand "the extension of youth" as a specific period in the life course, with some researchers going so far as to call this phase a "new age of life" (Galland, 1990). The passage to adulthood is increasingly characterized by a diversification of biographical trajectories, resulting from the increase in personal choices and from cultural diversification (Cicchelli, 2006). Going forward, public policies will need to deal with a greater recognition of how diverse the youth population is and how complex the issues facing them are. In Europe, the field of youth studies has been consolidated, with the creation of extensive youth research programs (Chisholm, 2006), whose main concerns are:

- the adoption of a more integrated analytical perspective to give meaning to complex, changing situations;
- a better understanding of the dynamic between "macro" (structural) and "micro" (cultural) variables;
- a reconciliation of the issues arising from research, practice and public policy; and,
- a recognition of individualized biographies in a broader framework based on young people's life courses.

2.1.4 Towards an Overall View: Developing a Holistic, Positive Perspective on Youth

In the last few years, interest in youth-related issues has become more holistic, dealing with young people's living conditions as a whole, and recognizing that they affect not only youth themselves but also the wider society (Yndigegn, 2007). New concerns have emerged over identity; social and cultural integration; the civic participation of youth; and social inequalities and geographical disparities. With respect to policy, particularly in European countries, there has been much discussion about the need to break away from a sectoral approach in favour of an approach that is integrated horizontally (across sectors) and vertically (a “joined-up approach” involving multi-level governance).3 In
practice, however, several challenges still make implementing these approaches difficult (Coles, 2006).

Another recent development in youth research is the emphasis placed on a positive view of youth as agents of change: it is increasingly recognized that youth not only "experience" the effects of structures and circumstances, but that they actively take part in transforming the social system. Youth are the embodiment of a society's future. This approach results in an increased focus on the conditions that enable youth to overcome obstacles and activate levers so they can develop their potential, in the family, educational, economic, cultural and social realms. Cicchelli (op. cit.) talks about a slow transformation in how policy looks at youth, no longer viewing youth as a danger to society (youth “at risk”), but as a resource in which to invest. Thus, one sees increasing numbers of recent policies, in Europe and the United States in particular, which, from a preventive perspective, aim to strengthen the capacity of youth to take on greater responsibilities through community life awareness programs and in fields such as humanitarianism, citizen participation and volunteerism, the arts and culture, the environment, etc. This is a quite interesting change, the goal being not to solve all young people's problems but to give them an opportunity to contribute to the society's future, focusing on developing their strengths and potential.

2.2 The Framework's Matrix of Conceptual Elements

2.2.1 A Framework Based on Life Courses: A General Description of the Model

The contemporary perception of youth has made it crucial to develop new theoretical frameworks to understand the nature and scope of recent transformations, from a dynamic perspective and from young people's perspective. A framework is, in effect, a scheme for achieving a common understanding of a research subject – in this instance, youth – and how public policy can influence its development. To avoid the danger of fragmenting analysis into the study of multiple individual situations, the framework seeks to distill the key traits that define the condition of youth in Canada today. The objective is to look at the realities facing youth in a new light, bearing in mind the major trends in recent literature.

A life-course approach is particularly appropriate for understanding how youth build their trajectories, how those trajectories fit into the complexity of the contemporary world and how youth face the new risks, uncertainties and opportunities they encounter. The framework developed here is based to a large extent on a life-course perspective that has been used in other works by the Policy Research Initiative (2004).

In a very generic sense, a life-course approach isolates three basic aspects to be included in a conceptual framework:

- trajectories, i.e., the itineraries followed by individuals in various spheres of life, and the interactions between those itineraries;
- events, transitions and passages: changes that these itineraries undergo over time and potential conflicts; and,
- the larger contexts and structures in which these dynamics operate.
The concept of "trajectory" is central to the life-course approach. It describes the itinerary in which people are involved in different spheres of their lives (education, family life, employment, etc.). Trajectories are not independent of each other, but instead influence each other. They are made up of: a) events that occur over time or in sequences (and that are sometimes seen as challenges, obstacles or opportunities) and b) transitions that are expected stages in the life course and result in changes in status or situation in individuals' lives. The concept of passage refers to a combination of transitions leading to a new stage in the life course (hence the term passage to adulthood).

The proposed model (see illustration on page 24) is based on the components described above. The goal is to illustrate the dynamic relationships among the many factors that come into play during youth in order to better support research, development and evaluation of public policy related to this period of life. More specifically, the framework is intended to enable those responsible for public policy to approach the emerging challenges facing Canadian youth by proposing a common language and approach for consistent, efficient interventions from various government agencies.

The proposed framework is structured around four main elements that require particular attention during analysis:

1. **Individual attributes** that can often be used as criteria to identify youth subgroups.
2. The four main types of **trajectory** that youth take in different spheres of their lives (family, education and employment, finances and social participation), which ultimately lead to their passage to adulthood. These trajectories are made up of many transitions and events.
3. A **structure of opportunities and risks** made up of both the broad political and socioeconomic context and the institutional and normative framework (family, community, markets and state) in which youth develop. In large part, this structure determines access to the resources on which youth can rely and their degree of vulnerability to various potential risks.
4. **Results** in terms of well-being.

The following sections present a detailed description of each element in the framework and how they interact in the Canadian context.
Section 1.2 noted how individual factors such as gender and ethnic origin are associated with some social inequalities in terms of the opportunities and challenges facing many Canadian youth. However, increasing numbers of studies indicate that the explanation for many differences in outcomes resides in the socioeconomic status of youth and their families rather than in their individual characteristics. This is true of youth who get launched on "at-risk" trajectories characterized by dropping out of school, using drugs or adopting antisocial, delinquent or criminal behaviour, all behaviours that can have major impacts on the whole of an individual's life course. Although these behaviours are more often observed in young men or youth from certain ethnic groups, a growing number of studies indicate that the underlying causes of these at-risk behaviours are to be found in families' poverty or the social disorganization of the neighbourhoods in which those young people live (Brownell et al., 2006; Gendreau and Lacourse, 2008). The same is true for young people's state of health, another determinant that can have repercussions over the whole of their life course. While health problems among Canadian youth such as obesity, depression and suicide are often associated with genetic or behavioural explanations (for example, poor eating habits, inactivity or substance abuse), studies on the social determinants of young people's health are increasingly focusing attention on poverty and social distress in neighbourhoods (Gendreau and Lacourse, op. cit.; Leitch, 2007).
Research also highlights the dynamic nature of the new social inequalities, with families' poverty often ending up involving youth in a chain reaction that eventually leads to social exclusion: poor education, at-risk behaviours, difficulties with workplace integration, low income and difficulty gathering assets, ill-being, poor health, family breakdown, withdrawal, etc. (Jones, 2002). In the context of a labour market that favours stability and job permanence less than it used to, one can understand why youth with a poor education have more difficulties with social and workplace integration. Unlike more educated youth, they are very sensitive to economic conditions (primarily because they are the first to be let go when jobs are scarce) and may have difficulty getting into an upward mobility dynamic. As a result, they are more affected in the long term by a poor start.

Increasingly, research results especially in Europe but also more recently in the United States and Canada, point to a emerging phenomenon that can be directly attributed to the growing polarization of transition outcomes for two categories of youth: those who make a successful transition to adulthood in all respects and those who seem to get bogged down in at-risk trajectories and social exclusion, marked by dropping out of school, chronic unemployment, substance abuse, crime, and social and civic disengagement. "Youth divide" is the name given to this polarization dynamic, which has become a real headache for youth policy in the context of extended transitions (Jones, 2002; Bynner, 2005). Thus, it has been observed that the majority of youth with the necessary resources experience later transitions (delay in leaving the parental home and integrating into employment) and have a greater likelihood of seeing favourable outcomes in their lives. By contrast, the minority of youth who do not have access to those resources make an earlier passage to adulthood (dropping out of school, leaving the parental home quickly, early parenthood) and are less likely to compete and succeed in the labour-force (Beaujot and Kerr, 2007; Furstenberg, 2008).

Analyzing the realities and issues affecting youth in Canada requires attempts to assess the effect that determinants such as gender, ethnic origin, state of health and behavioural history have on the transitions experienced by youth during their passage to adulthood. However, particular attention must be paid to the important role that families' socioeconomic status seems to play on the risks and opportunities encountered by youth when they undertake various trajectories. Subsequent sections of this paper illustrate how the analytical framework presented in this paper is designed to take into account the ability to mobilize resources that enable youth to face risks and take advantage of favourable opportunities that arise.

2.2.3 Key Trajectories of the Passage to Adulthood

Four main types of trajectories can be analyzed to understand how a young person transitions to adulthood: 1) trajectories leading to autonomy in relation to one’s family of origin; 2) learning trajectories and the development of a rapport to the world of work; 3) trajectories involving financial responsibility and 4) trajectories involving development of citizenship roles and identities. These four types of trajectories describe the process by which young people become accountable for certain social roles and thus acquire their autonomy in the spheres of life that are particularly important to them. Although other trajectories could be added to the matrix, conceptualizing youth using this typology of trajectories offers an integrated vision of youth life courses during the
period starting at the end of compulsory school (approximately age 15) and ending at an age when the large majority have completed their passage to independent living (at around age 34, say). These are also the trajectories of particular interest from a public policy perspective.

During youth, young people live in a situation of *semi-autonomy*; in other words, they gradually develop their autonomy (or become responsible) for certain social roles (see box 1, page 8). During the process, they experience various situations, change direction and sometimes move backwards. The transition stages are both stress points (especially when several transitions are experienced at more or less the same time) and learning experiences. In general terms, the proposed framework postulates that the four main types of trajectories reflect a *continuous process of progression towards the young person's autonomy*, constituting a critical dimension of adulthood.

**A Continuous Process of Progression Towards Autonomy**

![Diagram of the process](image)

It goes without saying that the four types of trajectories are interdependent. The situations that today characterize the lives of youth are no longer in a linear sequence but instead are very interdependent. For example, residential autonomy depends on financial autonomy, which depends on employment, which in turn depends on education. Job loss or marital breakdown can lead to a return to the parents' home. Participation in civic life may vary based on education-work-family balance, degree of socio-economic integration, etc.

Recognizing these interconnections means that individual biographies are taken into account, thereby reflecting young people's perspectives of their experience more than a programmatic perspective that tends to simplify that experience and force it into sectoral compartments. The youth perspective leads to looking at life trajectories as the results of choices, hence the concept of "navigation" that is often associated with the concept of trajectories (Evans and Furlong, 1997). This recognition also results in an emphasis on constraints and opportunities: making certain choices in one sphere of life may limit or increase opportunities for choices in another sphere of life. Some decisions are reversible and others are not. For example, it is important to think about obstacles that limit reintegration into trajectories that were unintentionally disrupted, about reasons why doors close once a choice has been made, about the consequences of a pathway failing or being abandoned. It is just as important to extend the analysis to the positive aspects of reversibility, i.e., discovering new avenues enabling exploration and experimentation (Charbonneau, 2004). Lastly, the youth perspective also leads to looking into the relationship with time: advancing age, "acceptable", "healthy" or "problematic" lengths of time for transition periods, etc.
The following sections examine each of the four main types of trajectories for youth in greater detail and consider how experiencing the interim stages contribute to making youth autonomous. We will also advance several implications for public policy analysis.

2.2.3.1. Trajectories of Autonomy in Relation to One’s Family of Origin

These trajectories contribute to the process by which youth detach themselves from their family of origin and become responsible for themselves by providing for their basic needs (such as housing) and/or assume responsibility for other people (such as forming a new family unit). In terms of social roles, youth are called upon to assume a social reproduction role by creating new bonds of belonging. These bonds are fundamental for developing youths’ identities and have an impact on the unfolding of their other life trajectories, especially in the development of a rapport to the world of work and citizenship roles.

From One’s Family of Origin to Forming a New Family Unit

More concretely, these trajectories are part of a dynamic, multidimensional process that takes the form of a continuum with differing degrees of autonomy and forms of separation from one’s family of origin (Mitchell, 2000). The notion of separation from or attachment to the parental home may take three forms: physical, financial (or material) and sociopsychological. For example, youth may still be strongly attached to the parental home (sociopsychological) even though they live in residence (physical) during the school year. This situation is frequent among youth who live outside the large urban centres where centres of higher education are concentrated (Molgat, 2002). Conversely, a young person can experience a type of rupture with the parental home (sociopsychological) when he or she leaves home due to an interpersonal conflict. The interim stages are many: living with another parent temporarily, living alone or cohabiting with peers, cohabiting with a partner, with or without children, etc. The work of Mitchell (op. cit.) has shown that the form of the initial separation has implications for the whole of the young person's trajectory of autonomy in relation to their family of origin (perception of control over his/her life, feeling of freedom, quality of relationship with parents). The number and form of transitions that make up these trajectories may also have significant impacts on the timing of the final separation, the possibilities of returning to live in the parental home (for example, after a marital break-up or because of a money problem) and on other trajectories (for example, opportunities for training or employment).
The process of achieving autonomy from their family of origin is closely related to the other youth trajectories. The pursuit of education, extended periods of workplace instability and a delayed entry into marital life contribute to extending the time spent in the parental home. The distance between the values of young adults and those of their parents and the greater "democratization" of family relationships also influence the propensity for youth to live with their parents. Some young adults may also extend their presence at home to help their parents (Molgat and Charbonneau, 2003). Lastly, the cost of living, housing prices and young people's financial resources also contribute to facilitating or slowing down the process of achieving autonomy.

Marriage is no longer the criterion for the passage to adulthood that it was previously. Once they have left the family home, today's youth are less likely to quickly get into a stable relationship with a partner. Living alone or with roommates and experiencing a number of romantic relationships are all interim stages that precede forming a new family unit. The passage to parenthood is probably the only irreversible transition and it has no interim stage. It is a more solid indication of the end of "youth". It is interesting to note that the age at which young people have their first child seems to be less related to young people's maturity than to how their working life develops. Consequently, it gives more information about young people's rapport to the world of work than about the time when they achieve genuine autonomy (Deslauriers and Molgat, 2008).

Factual Snapshot: Young Canadians' Trajectories of Autonomy from Their Family of Origin

- The proportion of young adults living with their parents has increased considerably since the 1980s: in 1986 fewer than 50% of youth aged 20-24 lived with their parents, compared with 60% in 2006. For people aged 25-29, the proportion rose from 16% to 26% during the same period (Statistics Canada, Censuses of Population, 1986 and 2006);
- In 2001, only one in two Aboriginals aged 20 was living in the family home (Beaujot and Kerr, 2007);
- About one third of men and 28% of women in their 20s are "boomerang children" (who left home but subsequently returned) (Mitchell, 2006);
- 80% of youth who return to the parental home do so for financial reasons (Mitchell, 2000); 10% do so because they report they are “not ready” (sociopsychological reasons) (Mitchell, 2000);
- In 2001, slightly more than one third of men and less than one half of women were living with a partner compared with 1971, when the rates were 65% and 80% respectively (Clark, 2007);
- By age 20, 84% of immigrant youth report living with their parents, compared with 50% of Aboriginal youth and 75% of Canadian youth in general (Beaujot and Kerr, 2007 citing Statistics Canada public use files, Canadian Census 2001);
- At the age of 20, 20% of Aboriginal youth are living with a partner and over 40% of young Aboriginal women have at least one child before the age of 25 (ibid); and,
- By age 29, one in five men still lives with his parents, while roughly one in ten women are in the same situation (ibid).

2.2.3.2 Learning Trajectories and the Development of a Rapport to the World of Work

These trajectories are part of the process whereby youth become responsible for their working future. They develop their link to the world of work, a link that makes a strong impression on the way they define and identify themselves socially. Entering an occupation means having not only economic, but also social status. When they reach a
certain cruising speed youth feel that they have become competent workers and that they are making a positive contribution to society's future. They are participating in economic activity: in economic terms, they have achieved “inclusion”.

**From Student to Competent Worker**

The trajectories related to learning and the ‘rapport’ to the world of work is part of a continuous, but not linear process, characterized by many branching-off points and a mixing of school and productive experiences (Bourdon, 2001). They start with compulsory education and end in stable integration into the labour market and over that time individuals develop their occupational identities and values and a level of knowledge, skills and experience that ensure some continuity and progression in employment (Bynner, 2007). At least three trends distinguish the learning trajectories of the majority of Canadian youth today and mark the progression of their relationship with the labour market: 1) they no longer wait for the end of education to enter the labour market; 2) training now takes many forms and continues well beyond formal schooling; 3) new institutional mechanisms are arising to accommodate these realities.

Extended Education and the Education-Work Combination

The extension of education, as a widespread trend, is not just the reflection of a cultural choice or trend; for most youth, continuing education beyond compulsory schooling has become a necessary condition for adapting to modern developments in the labour market. Most youth do not wait to finish education before starting their transition to the labour market. In Canada, the school/work combination is so widespread that some consider it to have become a veritable lifestyle for contemporary youth (Sales et al., 2001). Having a job during school is a way of building a link between education and the labour market and enables young people to become familiar with the working world. However, this practice does have its risks, especially when time devoted to work takes away from the time required for education (Franke, 2003). Youth start working at a very early age in Canada compared with European countries, where one generally needs to be 16 to get a job. For example, in Alberta, the legal age for working is 12, although there is a limit of 2 hours per day on school days.

Cooperative education and other forms of internship combining study with work experience are also a way of making a gradual transition into the world of work during the later years of one's formal education. Very widespread in Europe, internships are less so in Canada (Saunders, 2008). In all cases, forays into the job market during young people’s education contribute to building a rapport to the world of work. Such forays play a crucial role in how youth perceive the role awaiting them as workers and the
demands and benefits associated with that status. As they progress in these trajectories, they have to make choices about the direction of – and their time commitment to – educational training versus paid work. Gradually, they stabilize in work and sense that they have become competent workers. By contrast, youth who leave their learning trajectory early without integrating at all into the labour market run the risk of never making a successful transition to the working world. Longitudinal analyses carried out in the United Kingdom have shown that youth who left school around the age of 16 and did not find a job in the following two years were more likely to end up living in situations of exclusion later in life, including never being able to get back into the labour market (Bynner, 2005). Few policies are designed to better prepare the trajectories of these youth.

The Dynamic of Continuing Education and New Forms of Learning

The emergence of a knowledge society and a knowledge and information economy reinforces the importance of a lifelong investment in education. In the future, learning must be understood as a continuous process in which individuals are called upon to continuously adapt to rapid changes in employment organization, conditions and techniques. In the traditional system, school was the main institution responsible for providing the official knowledge base. Today, developing and updating skills and training are the role of several types of organizations. Sources of knowledge are increasingly diversified: as well as traditional educational institutions, training can also be acquired through internships in a variety of workplaces, courses at private institutions, on-line or CD-ROM training, through conferences, seminars or training workshops, etc. Most youth are rapidly introduced to this dynamic in which new demands or new aspirations constantly turn upside down and redirect initially planned pathways.
Several changes of direction will mark the learning trajectories of youth and the development of their rapport to the world of work will be strongly marked by it. As indicated in the illustration above (Figure 7), the learning pathways followed by youth have become less and less linear and more and more complex. Youth must therefore learn to make choices concerning their education without having any guarantees with regard to the results. This assumes that they must learn to build their own safety nets, particularly by planning their learning trajectory so that the skills they gather are more complementary than segmented and so that recognized qualification options are possible, should they branch off or interrupt their planned trajectory.

Navigating in Flexible Education Systems

The "pathways" approach is an interesting change in how many countries are now seeking to approach the issues relating to learning trajectories and the development of a rapport to the world of work (Vaughan K. and S. Boyd, 2004). The approach appeared in the education sector in the 1990s, when governments sought to better prepare youth for an increasingly uncertain future; it aims to make the different pathways from training to the labour market more attractive and more flexible (McKenzie, 2000; Raffe 2003). It implicitly recognizes the benefits of the non-linearity of school-to-work transitions and proposes (in theory at least) a progression of learning experiences by putting in place mechanisms to ensure continuity among the various institutional sectors, and multiple choices of training and career trajectories. The concept of a "pathway" suggests that
individuals can "navigate" between multiple potential trajectories that are structured in such ways that occasional change of direction or detour along the way do not impede credential acquisition. To a certain extent, the pathway approach is part of a lifelong learning perspective in that it relieves the pressure created when choosing initial training. Analysis of learning trajectories and of how young people's rapport to the labour market evolves must consider how flexible education systems are, and young people's ability to navigate within those systems.

**Factual Snapshot: Young Canadians' Learning Trajectories and the Development of a Rapport to the World of Work**

- In Canada, 40% of young high school graduates go directly to post-secondary education (Hango and de Broucker, 2007a);
- In 2006, 55% of Canadians between the ages of 25 and 34 (68% of non-Aboriginals and 42% of Aboriginals) had completed a post-secondary program of study, compared to an average of 33% among all OECD countries (OECD, 2008; Statistics Canada Census of Population, 2006);
- In 2004, approximately 70% of college applicants over the age of 25 already had a university degree (Jjunor and Usher, 2004:15);
- The transition between school and work is relatively easy for the majority of youth in Canada (OECD, 2008);
- Apprenticeship training is increasing. In 2004, there were 64% more apprentices than in 1994 (about 214,000) (Statistics Canada, 2007; Education Indicators in Canada, Catalogue no. 81-582-XIE);
- In 2006, 39% of full-time students between the ages of 15 and 24 combined school and work; (Statistics Canada, Education Matters, 81-004-XIE);
- More than three quarters of first jobs are permanent, full-time jobs for youth who are at least high school graduates; few Canadian youth remain locked in nonstandard employment and that such jobs are basically a transition stage towards permanent, full-time employment (ibid, 2008);
- The percentage of youth not working or studying increased from 10% (at age 20) to 14% (at age 22). A small but notable percentage of youth aged 20-22 (3%) were persistently neither working nor studying (Statistics Canada, Youth in Transition Survey, 1999 and 2001); and,
- Some youth have greater difficulty achieving successful workplace integration, in particular Aboriginal youth (especially those living on reserves) and youth from rural or remote areas (ibid, 2008).

**2.2.3.3 Trajectories to Financial Responsibility**

All of the trajectories envisaged in this section occur in the fields of consumption and savings. These are trajectories that gradually lead youth to develop autonomy with respect to financial activities and decisions affecting them. "Financial ability" is built as youth learn to allocate their financial resources. Trajectories to financial responsibility often directly influence the outcome of family and learning trajectories. Later sections show how they are also closely linked to the trajectories in the development of citizenship roles and identity.
The trajectories to financial responsibility may start very early, as soon as young people have a bank account opened in their name or as soon as they receive an allowance or gifts of money, though full financial responsibility is only acquired gradually. On the responsibility continuum, interim situations centre around three axes: a) generating financial resources in order to gradually assume responsibility for certain expenditures; b) using financial products and gradually controlling one’s financial activities; and c) developing financial ability by gradually acquiring skills and knowledge in order to manage one’s own financial situation. The following considers in more detail how these interim stages play out:

Independence in Terms of Financial Resources

An initial dimension of the process of achieving financial responsibility begins when young people start to provide for certain needs (i.e., as consumers) using the financial resources available to them (employment income, financial support, savings, investments, etc.). Initially, young people’s financial independence is not definitive and they are vulnerable when unexpected situations arise (for example, being laid off, marital breakdown, birth of a child, moving house, etc.). Before establishing genuine financial independence, young people may negotiate various degrees of co-responsibility for the financial resources they need, in particular by negotiating agreements with parents (when possible), who may continue to meet a proportion of young people’s needs (for example, living expenses, tuition fees, acting as guarantors to facilitate access to credit, etc.).

Control of Financial Activities

The second dimension of the process of achieving financial responsibility consists of mastering formal or informal (“parallel”) financial systems and services. Even though most financial institutions offer young people basic deposit accounts, many of them require the signature and supervision of a parent or guardian. Over time, young people take on responsibilities, freedom and greater risks in the choice and use of financial services and products, including the use of credit and debit cards, initiation to electronic commerce (eBay, iTunes), access to bank loans, etc. There is still not much that is known about the financial activities of youth, particularly in the area of "under-banking" (access to products and services other than traditional bank accounts) and "mis-banking" (difficulty accessing appropriate products and services). Data suggest that the use of
substitute financial services (payday loans, cheque cashing agencies) is a practice that is increasingly widespread among young consumers.

Developing Financial Ability

The third dimension in the process of achieving financial responsibility consists of acquiring the skills, knowledge and confidence necessary to make effective financial decisions. Financial abilities include the ability to monitor available funds, make ends meet, make provision for expected or unexpected events, carefully choose products and remain attentive to issues concerning personal finances. Young people tend to acquire attitudes and behaviours related to money through observation and imitation of (or through knowledge conveyed by) their parents. Schools, communities, the media and peers also play a role in transmitting financial culture. Gradually, young people assume greater responsibility for their financial decisions and accept a larger share of the risk until such time as they become capable of making financial decisions independently of their parents. Interim stages are characterized by situations in which parents share those responsibilities with youth (for example, decisions on investments, preparing tax returns, etc.).

Factual Snapshot: Young Canadians’ Trajectories to Financial Responsibility

- Today, students leave the education system with an average debt greater than $24,000 – an increase of $3,000 compared with 2003 (PRA, 2007). Graduates at the upper end of the debt scale will find it more difficult to repay their debts in a reasonable period of time.
- 43% of households headed by people under the age of 35 have instalment debt or credit-card debt. Of those households, for each $100 of assets, average debt is $39 (Statistics Canada, 2006a).
- Families headed by persons under the age of 25 have seen their median income decrease by 90%, dropping from $1,474 in 1970 to only $150 in 1999 after adjustment for inflation (Kersetter, 2002).
- Between 1999 and 2005, families headed by persons under the age of 35 saw their net median income drop again from $20,460 to $18,750 (in constant dollars), while their debt ratio almost tripled compared with the national average (Statistics Canada, 2006b).
- Between 1981 and 2001, home ownership rates dropped for all age groups below 55. For Canadians under the age of 35, the rate went from 44% in 1981 to 41% in 2001 (Sauvé, 2006).
- Households with a main wage-earner aged between 15 and 24 make up 25% of payday loan consumers and are at least three times more likely than others to use that type of loan (Pyper, 2007).
- 25% of young men aged between 18 and 29 do not have a bank account. Among those without a high school diploma, the proportion rises to 57% (Environics, 2008).
- 34% of youth aged between 18 and 29 say they have reached their maximum borrowing capacity and 15% say they have exceeded it (Environics, 2008).

2.2.3.4 Trajectories in the Development of Citizenship Roles and Identities

This final group of trajectories represents the process whereby youth become responsible for their contribution to social and civic life. It refers to life trajectories in
which youth become aware of their role as citizens in a complex, changing world, adopt different values and develop a social identity and multiple affiliations.

**From Passive Citizenship to Active Citizenship**

Like other types of trajectories, trajectories of developing citizenship roles and identities are multidimensional: the fields of social and civic participation among youth are many, ranging from informal socializing (groups of friends, gangs) to more structured socializing, through involvement in recreation clubs, sports or religious organizations, and including more formal experimenting with civic participation such as community action. Gradually, through a diversity of interactions, youth take on responsibility for their roles as citizens. Interim situations consist primarily of "exploratory" affiliation with various social groups, experiences that contribute to growing awareness of the diversity of values and perspectives in society and to forging the young person's identity. Participatory pathways have major implications on young people's motivation and long-term participation in civic life.

Being an active citizen implies the opportunity to exercise rights while assuming responsibilities towards other citizens, participating in political institutions (e.g., by voting), joining or identifying with a community whose values they share, having the necessary resources and opportunities to feel invested with an "ability to act" in differing spheres of community life. These include the spheres of education and training, the working world, community and neighbourhood organizations, sports associations, volunteer activities, etc. Youth experiences with civic participation contribute to enhancing their background knowledge and expertise but are also sources of basic motivation to ensure their social inclusion and their sense of commitment to community life (Siurala, 2005). These are fundamental conditions for developing democracy.

Developing citizenship roles and identities is a direct result of the bond between youth and the different fundamental institutions that structure social life. In Canada, those institutions include family, school, the labour market, the democratic system and bilingualism and multiculturalism as central values of Canadian identity. Getting youth to conform to the values of existing institutions can sometimes raise certain challenges because, among other things, institutions that were established in different contexts do not always match the new realities encountered by today's youth. Consider, for example, the political sphere, in which today's youth tend to favour action outside of traditional electoral politics (i.e., that based on political parties), especially compared to previous generations. Another example is young people's position on the values of bilingualism and multiculturalism; they are generally being more tolerant and more open than their
elders, preferring to negotiate their identities in a global context than a Canadian one (Molgat, forthcoming). The different forms of participation in which today's youth are involved contribute to repositioning institutions with respect to new values and needs. Young people's "ability to act" translates into how those participations contribute to social change.

However, many youth do not have full ability to act, either because of certain personal traits (such as age or language), their interpersonal skills, or because of certain economic or social circumstances. Thus, youth with a lack of social or cultural capital may feel limited in their ability to exercise their citizenship. Other youth may feel alienated by their living conditions and choose not to get involved in social life, with potentially serious consequences for their sense of belonging and their identification with the community. The feeling of being excluded may also lead them to take on other group identities, including those of self-excluding (and sometimes anti-social or even violent) counter-cultures whose values and norms conflict with those of predominant social institutions.

**Factual Snapshot: Young Canadians' Trajectories in the Development of Citizenship Roles and Identities**

- Only 40% of youth under 25 voted in 2004, compared to 75% of the 58-67 year olds. (Molgat forthcoming, citing Elections Canada, 2005).
- 55% percent of Canadians aged 15-24 reported volunteering in 2004 compared to just 45% of Canadians overall (Statistics Canada, 2006).
- Youth are about as likely (65%) as other Canadians (66%) to belong to a community sector organization or group (Statistics Canada, 2006).
- Among 18-29 year-olds, only 32% of men and 24% of women agree that politics is an important part of life (Molgat, *op. cit.* citing World Values Survey, Canada, 1981-2000).
- Youth 18-29 are more likely to participate in political activities other than voting (such as legal or illegal protests) than are older Canadians (Molgat, *op. cit.*).

**2.2.4 Structure of Risks and Opportunities**

To a large extent, trajectories are the result of individuals' choices and decisions, but young people develop in specific family, social, economic and institutional contexts that form a web of risks (potential adverse results) and opportunities (potential gains). For example, support from the family, peers or community networks are a critical element in how easy or difficult it is for youth to take up challenges or overcome obstacles in their lives. Similarly, the state of the labour market or housing market, demographic structure or education policy, family policy and even the implicit rules and norms that govern life in a community are all elements that make up the web of risks and opportunities. Context strongly determines the outcome of trajectories by promoting or limiting the quantity of and access to the resources necessary for overcoming obstacles (coping with risk) and succeeding in major transitions.
The degree of young people's vulnerability to the risk of adverse events at various stages of their life course depends directly on:

- the sources and characteristics of the risk; and
- young people's ability to mobilize the necessary resources to prevent, mitigate or cope with adverse events (that is, their ability to "manage" risk either by themselves or with the support of other social actors in their families or communities, etc.).

Consequently, to contribute to public policy, the analytical framework must raise questions about the sources of risk facing different youth subgroups in various regions in Canada, and about the existing mechanisms that contribute to their ability to mobilize resources, enabling them to both deal with risks and take advantage of favourable opportunities.

2.2.4.1 Sources of Risk Facing Youth

There are different ways of examining risk among young people. In Canada, the target-group approach has been preferred for several years (Murray, 2004). Subgroups are targeted strictly because they are in a difficult or disadvantaged position and become the focus of particular forms of support from social policies (for example, youth under the care of social services, handicapped youth, homeless youth, delinquent youth, youth struggling with mental health problems, youth with learning difficulties, etc.). Most federal programs for youth in Canada are based on the paradigm of disadvantage or risk and very few are based on the paradigm of abilities and opportunities (Zemans and Coles, forthcoming).

The target-group approach is often criticized because it segments issues and fails to adequately consider the underlying causes of problems. It thus becomes difficult to intervene when youth express at-risk behaviours (for example over- or under-eating, substance abuse, delinquency or suicide attempts) but are not perceived to be “disadvantaged”. Often, these behaviours reflect deeper disorders in the operation of key institutions such as school or family, or they may result from social and economic situations that pose particular challenges, such as poverty, ethnic mixing, rural exodus, etc., which may require more global policies.

Youth may also be at risk because they face emerging challenges for which they are not adequately prepared. For example, youth who move too quickly towards adulthood (for example, by dropping out of school or through early parenthood) are much more at risk economically in the current labour market context than was the case a few decades ago. Conversely, youth who throw themselves into lengthy and costly programs of study without enough support or advice run the risk of making poor choices and wasting their time and money and possibly undermining their motivation. Many working youth in Canada today are under-unemployed and/or over-qualified (CPRN, 2008).

Lastly, all youth may be considered as being at risk today to a certain extent because they are going through a life-course period characterized by a large number of transitions occurring simultaneously or in a short period of time, and creating periods of instability and vulnerability. Risk exposure often has a dynamic nature, such that disadvantages
tend to accumulate throughout life. Consequently, those who enter the period of youth with certain individual disadvantages are even more vulnerable to the new forms of risk affecting youth in general. That is why risk, just like the interventions to address it, must be approached from a life-course perspective. To ensure the well-being of youth, it is necessary to first ensure the well-being of children, and prepare them well for their entry into the period of youth (Jenson, 2007).

No matter how the issue of risk is approached, it is essential to do so bearing in mind the context of heterogeneous populations, i.e., that "vulnerable youth" are not reducible to a single, uniform social group or a statistical category. The new forms of risk affecting youth make it more and more difficult to categorize youth in situations that are very different and, as a result, undermine the effectiveness of \textit{ex post} "insurance" type policies (i.e., those that compensate the victims of adverse events after the fact). A more promising path for public policy would aim more to strengthen the resources and abilities of all youth, to enable them to reduce their vulnerability to risk (i.e., either by reducing the probability or intensity of adverse events or enhancing their ability of youths to cope with them). This is a "social investment" perspective and does not aim so much to offset young people's disadvantages after the fact as to overcome obstacles that stand in the way of their development and growth (Damon, 2007). More and more countries that invest in youth do so in response to emerging social risks affecting the whole population, from the perspective that today's young people are also tomorrow's adults.

2.2.4.2 Managing Risk and Developing Opportunities Among Young People

The objective of ensuring the well-being of young people, the basis for the youth framework, takes shape by adopting a double perspective: one based on managing risk and the other, more positive, based on developing opportunities. This also allows a focus on all factors enabling youth to reduce their vulnerability to risk under particular circumstances and to make the most of their assets or strengths in order to seize opportunities that arise at various times in their life course.

Theoretically, studying risk concentrates on: a) differences in the distribution of well-being among the various socio-economic groups, especially with respect to individuals' assets (in various forms of capital); and b) mechanisms for managing risk, i.e., the respective roles of different institutional systems that produce or give access to resources or enable them to be mobilized (Heitzmann et al., 2002). For example, one can think of informal systems (mutual assistance among family and community members, savings in the form of cash or more-or-less liquid movable or immovable assets, etc.), market-regulated systems (deposits or insurance policies with financial institutions, etc.) and government-administered systems (social insurance benefits, transfers, student loans, etc.). These mechanisms are discussed in more detail in the following section.

With respect to assets or capital, there are five basic major categories that can be visualized in the form of a pentagon (see illustration on p. 40): financial, human, social, cultural and physical capital. The greater the amount of capital available to them, the stronger individuals' power and ability to act. The pentagon suggests a certain complementarity and substitutability among the different types of capital: individuals have a variable quantity of each type of capital at their disposal and, depending on their
circumstances they develop strategies to activate and combine them in order to cope with various situations, especially during transitions.

**The “Capital Pentagon”**

In a context in which transitions are extended, youth are more dependent, and for longer, on social (including family) support and resources. In Canada, it is clear that persistence in school in particular is closely associated with the type and amount of financial resources available to young people (McElroy, 2005). But parents are not always the most reliable sources of the financial support necessary for youth to carry out postsecondary education (Hemingway, 2008). For its part, government support is not always well adapted to the needs of youth (idem). Although in Canada, measures have recently been taken to extend financial assistance to a larger number of students by taking better account of the realities surrounding parental contributions to their children's higher education, that assistance is not designed to cover the complete cost of postsecondary education. Research shows that, when unmet financial needs are high, youth are often forced to abandon their education (McElroy, op. cit.).

Recent work by John Bynner in the United Kingdom is particularly illuminating for understanding the importance of various forms of capital in developing young people's opportunities and abilities in the contemporary context. According to Bynner (2007), the success of youth transitions to adulthood varies not only based on access to financial capital but also based on the human capital to which young people have access (particularly their family's socio-economic status and their ability to acquire cognitive skills). His empirical studies with a large cohort of youth also show that social capital (interpersonal resources and abilities) and "identity" capital (a subset of cultural capital emphasizing certain behavioural dispositions such as motivation to learn, aspirations and attitudes towards education, adaptability to change, etc.) also play a major role. Increasingly, it is being suggested that these less tangible forms of capital should be a key focus of social investment strategies for youth (Esping-Anderson, 2007). Recognizing the key role played by social networks as places for discussion, support and transmission of knowledge and attitudes, a recent study by the Strategy Unit in the United Kingdom recommends targeting them in some youth policy. Thus, policy focusing on the behaviour of a target population could also include a focus on the sociocultural factors generating those behaviours, so as to bring about desirable changes in behaviour through the attitudes and values transmitted by the networks. For example, to bring youth dropouts back into education, public action could target parents, other people
from the same sociocultural group who can serve as role models, young people's living environments, etc. (Strategy Unit, 2008).

Lastly, it should be noted that, not only do young people not have access to the same types of resources but the sources of the capital that they need is not static and varies over their life course. Youth who get launched on less common trajectories do not necessarily receive institutional or policy support, so they may need various forms of informal support (Settersten, 2008). The same is true when situations of vulnerability arise. For example, when parental separation, a change in school or a family move to another region alter a youth's social capital, it is possible that financial support might make a difference. When identifying risk, therefore, it is just as important to understand the situations that could potentially affect young people's access to different forms of capital as to look into the value of substituting one form of capital for another. The next section illustrates how public policy plays a role in accessing the resources that young people may have and their ability to mobilize them.

2.2.4.3 Public Policy and Strengthening Young People's Resources and Capacities

Each society has a "social architecture" (Jenson, 2004) – that is, a particular configuration of roles, responsibilities and modes of governance that govern relations among four categories of social actors that influence individuals' well-being: the family, the community, the market and governments. Well-being can be seen as involving a material dimension (financial and physical resources), a social integration dimension (belonging to networks, social capital) and a personal growth dimension (human capital, cultural capital and health capital). Depending on a society's social architecture, a set of different mechanisms (a "welfare mix") may contribute to promoting access to the forms of capital that individuals need to seize favourable opportunities or deal with certain risks. The model below is based on the well-being diamond used in the work of J. Jenson (op. cit.) and illustrates the link between social architecture and youth.

**Social Architecture and Youth**

For the past few years, studies have been conducted on how the social architecture in various countries impacts on youth trajectories. Studies of "transition models" among
European youth in particular has shown that, while facing similar economic contexts and realities, the transition to adulthood is experienced by young people in different ways depending on the country where they live. Comparative analysis has led to the development of fairly elaborate typologies to distinguish the different contours of the passage to adulthood under different types of "welfare mix". For example, the work of Cécile van de Velde (2004) has shown how the challenges associated with extended transitions to adulthood have been highly influenced by:

- the emphasis placed by government social policies on the family as source of support for youth (for example, in the financing of post-secondary education, in youth financial security policy, in tax relief for parents, in youth housing allowances, etc);
- the links between the education sector and the labour market (for example, the extent of (and value placed on) student employment, the continuity between training and employment, the value placed on diplomas as passports to workplace integration, the pressure exerted by having to make an early choice of career, etc); and,
- family culture (for example, residential and intergenerational cohabitation models, the value placed on youth autonomy, parents' financial support, parent-youth relationships, etc).

An important role for youth policies is to ensure that young people have access to resources enabling them to reduce their vulnerability to risk and make a successful transition to adulthood. This role is part of a social protection perspective focused on sharing responsibility for risk among different social actors. Depending on the "welfare mix" favoured by the society, governments may play different combinations of roles in different areas: 1) a role as direct provider of resources to youth; and 2) a role as facilitator enabling youth themselves and other stakeholders or agents from various sectors to produce or mobilize certain important resources for supporting the passage to adulthood.

Distribution of Youth Support Responsibilities
In practice, families often play a primary role in providing social support to youth. For example, one European study showed that, even in Europe (where governments tend to play a larger role than in Canada), family support strongly contributes to reducing youth poverty. For a given poverty threshold, the proportion of youth who would be poor would increase by 8% if there were no government transfers, but by 17% if there were no private transfers (assistance from parents, for example)\(^7\) (Chambaz, 2000). Consequently, to clearly identify opportunities for interventions that are likely to be effective when considering adjustments or wholesale changes to youth policies, it is vital to look into how support roles are shared among the various actors (and on the strengths and weaknesses of each). In short, the issue is to determine who is best placed to support youth and with what instruments. Sources and forms of support inevitably vary across types of trajectory and must adapt to the evolving pattern of potential risks. An examination along these lines must focus as much on the nature and implementation of policy instruments (eligibility, mode of delivery, etc.) as on the level or distribution of expenses by policy area. Let us take a look at some examples in order to clarify.

2.2.4.4 Supporting Youth: Select Examples of Government Policy Instruments

Government policy interventions for youth can assume a number of different forms. A perspective based on an analysis of policy instruments can help to evaluate the implications and possible consequences of the choices that are available to policymakers when they are choosing how to intervene with youth. A policy instrument can be defined as being a way in which collective action can be structured in order to address an issue that is public in nature (Salamon, 2009). From a technical viewpoint, policy instruments can be analysed according to their nature (types of goods or services provided), the vehicle used to deliver goods or services (loans, financial contributions, direct provision, taxes, etc.), the delivery system (actors involved whether private sector or community organisations, families or government agencies), and the formal or informal rules that regulate the relationships between these actors (Salamon, 2002). Taking these multiple facets of policy instruments into account complicates the way we build typologies, since one could theoretically build them along any of these angles. For this reason, there exist not one, but many ways of classifying policy instruments that allow us to intervene with youth. We propose a typology of instruments based on the delivery mechanism of goods and services that are relevant to youth. The examples of instruments described in what follows is not an exhaustive typology, but it gives a good indication of the manner in which different actors share the responsibility of supporting youth. We will see that many policy instruments offer direct supports to youth and their families and others provide a more indirect support aiming to facilitate their transition to adulthood.
Typology of Policy Instruments in Support of Youth

**Significant / predominant public risk-bearing**

<table>
<thead>
<tr>
<th>Income support</th>
</tr>
</thead>
<tbody>
<tr>
<td>(e.g. student grants, refundable tax credits and other tax expenditures)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Services and “in-kind” benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>(e.g. primary/secondary education, student housing, youth employment services)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contributions-funded “insurance”</th>
</tr>
</thead>
<tbody>
<tr>
<td>(e.g. employment insurance, mortgage insurance)</td>
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</table>

<table>
<thead>
<tr>
<th>Tax-assisted accumulation of assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>(e.g. RESPs, CESGs, CLBs)</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Direct or assisted lending</th>
</tr>
</thead>
<tbody>
<tr>
<td>(e.g. student loans)</td>
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</tbody>
</table>

**Mostly private risk-bearing (with elements of subsidy)**

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*a) Income support*

General income support is among the most common of policy instruments used to support youth. Much of it is indirect, targeting informal systems that support youth, especially through families – for example, family benefits or tax benefits received by parents. In Canada, federal assistance for families with children is now provided mainly through the National Child Benefit (targeting low-income families) and the Universal Child Care Benefit. Tax credits for children also offer tax relief to families. Most provincial governments also provide benefits to families with children. However, all these measures in Canada target the needs of children aged under 18. In other countries, Belgium in particular, family allowances are payable until the age of 25 if students live with their parents and are in higher education. In Canada, students in full-time post-secondary education may, at a minimum, be eligible for tax credits. Provisions of the *Income Tax Act* also permit youth to transfer this tax credit to family members (their partner, parents or grandparents), an implicit acknowledgement of their important financial support role. As with many other countries, Canadian students (in particular those who face social or economic barriers) can also benefit from student grants in order to make post-secondary studies more accessible. The Canada Millenium Scholarship Program is a good example of a policy instrument based on a partnership between different orders of governments, the private sector (banks), post-secondary education institutions and the community sector.

*b) Services and in-kind benefits*

Equally common are the provision of particular goods and services to youth that are largely funded (and often delivered) by government agencies. In particular, primary and secondary education are provided free of charge on a universal basis in virtually all countries. However, in some countries (including Canada), higher education is not free – though its provision through fee-charging universities and colleges remains heavily subsidized (indirect support). Housing support is another example of services supporting youth. In several Canadian provinces, housing assistance is granted in the form of funding student residences (indirect support) while in other countries, Finland and
France in particular, young people receive a cash housing allowance, enabling them greater independence from their parents. Other vehicles for the provision of in-kind support include employment and other services (delivered sometimes directly by government agencies and sometimes by government-supported community organizations) to support the school-to-work transition and sponsor activities for youth in the areas of recreation and culture.

c) Social insurance funded through contributions
Though there are few if any obvious examples of social insurance funds (i.e., benefits funded through compulsory contributions or “premiums”) specifically targeting youth, several existing social insurance mechanisms are of particular interest to youth. Youth are relatively frequent claimants of employment insurance, for example and government-sponsored mortgage insurance has, in Canada, also been a significant factor in facilitating access of young adults to home ownership.

d) Tax-assisted accumulation of assets
An increasingly common feature of policies in support of youth is the use of measures designed to promote the accumulation of financial assets. These instruments aim to make an amount of money available to young people to enable them to, for example, finance their initial period of university or occupational investments through tax-sheltered savings. In Canada, the best-known example is the Registered Education Savings Plan (RESP), along with its government-funded supplements: the Canada Education Savings Grant (CESG), a benefit available to all youth, as well as the Canada Learning Bond (CLB), which is specifically targeted to encouraging low-income families to save for their children’s education by providing a cash top-up to their savings. This type of instrument falls within a perspective of social investment because it aims to increase the accumulation of resources from childhood, with a view to future use rather than financing current consumption, as is the case with many of the other instruments mentioned above. In terms of risk management, it is a good example of an instrument that shares the responsibility between the youth, his or her family and governments.

e) Direct or assisted lending
A final category of supports that are of particular importance to youth involves repayable financial assistance. In Canada, many students are eligible to receive financial support through the Canada Student Loans Program and its provincial equivalents. A number of jurisdictions in Canada also formally provide for contingent forgiveness of student loans, in effect coverting loans to grants, for example in cases where the student has completed his or her studies in the prescribed time. In some countries, notably in Canada, Australia and, more recently, the United Kingdom and the United States, student loans are repayable on a timetable that is contingent on earnings in a way that, in effect, insures them against undue debt burdens that may result if their education investments fail to produce adequate returns.

Beyond the technical considerations that allow us to analyse the different policy instruments that can be used to support youth on the basis of criteria such as efficiency, effectiveness, equity or administrative flexibility, the choice of instruments remains a policy decision that depends largely on a country’s model of governance (or social architecture). More specifically, it rests narrowly on the level of cooperation with third parties and the degree of responsibility and risk that public authorities are prepared
to share with them (Salamon, 2002). As with other policy areas, the choices of instruments that can be used to support youth reflect the interests that are prevalent in a given territory at a given time.

2.2.4.5 Investing in Youth

According to some researchers, the "welfare mix" that underlies social policy in Canada has been in a process of redefinition over the past 10 years, moving gradually from an ex post insurance model to an ex ante social investment model focused on building capacity of various stakeholders. According to an analysis by Jane Jenson, the market and family sectors have been called on to assume a larger proportion of responsibilities for certain risks that previously were largely covered by governments (for example, pensions, health care and postsecondary education) (2006: 7), while government policies have been gradually assuming a larger proportion of responsibility for certain other risks that had been previously covered mainly by families and communities (for example, support for children and seniors).

This division of responsibilities may well need to be altered in the context of the current recession. Nevertheless, the trends observed until recently raise important questions in relation to investment in youth:

- The risks facing youth today in Canada will need to be managed in the context of an increased and longer-term dependence on family and social support. Any policy aiming to strengthen (or complement) those supports must consider the impact of delaying the passage to adulthood on families' abilities to provide for young people's needs for a longer period. Policies based on a paradigm of investment in children (0-18 years) will not necessarily be up to the task of ensuring needed investments in youth (for whom the relevant age range may reach into the thirties).8

- Particularly in the current economic environment, any approach aiming to support youth through family support must recognize the limitations inherent in the specific situations of the families, communities and markets in which some more vulnerable youth develop. For example, one can think of young people without families (under the care of public authorities), young people from families with low sociopsychological abilities (a limited stock of human and social capital), and young people with weaker family relationships (sometimes the case with blended families) or outright dysfunctional families (Gaudet, 2007).

- To be part of a paradigm of investment in youth, support arrangements of whatever description must take into account all the life trajectories leading to adulthood. Support must simultaneously target young people's need for autonomy in relation to their family of origin, their aspirations for learning and for creating a positive rapport to the world of work, their desire for financial independence and the need to exercise full citizenship in an environment promoting social inclusion.

It should be noted that investment in youth is not made solely through social policy in the narrow, conventional sense. Research has shown that the nature and strength of the links formed between the educational sectors and the labour market have a significant impact on the learning trajectories of various youth subgroups. For example,
employment policies play a crucial role in school-to-work transitions – by facilitating that integration and the maintenance of stable employment and by setting the working conditions offered to youth – through information, summer employment programs, entrepreneurship, mentoring, internship programs, etc.

Other programs have been developed to address the needs of certain youth subgroups. For example, in Canada, the Aboriginal Skills and Employment Partnership was recently created to facilitate workplace integration for young Aboriginals. Education policies obviously have just as important a role to play on young people's ability to navigate skillfully through their learning trajectories and to develop their vision of the working world and the place they may have in it. For example, one can think about the degree of flexibility allowed in the educational life courses of young people who favour certain pathways over others. Less flexible education policies increase the pressure exerted on youth when making their initial career choice by forcing them into traditional educational pathways (direct entry from secondary to postsecondary schooling, intensive programs allowing for no branching-off or interruptions) (Chénard, 2007). By contrast, more flexible policies allow more room for error and unexpected events, and opportunities for young people to recover from a poor choice or adverse event. Systems that offer second-chance options are designed specifically with this in mind.

Thus, investing in youth means orienting public policy towards the combination of risks facing youth, taking into account the new realities brought about by extended education, delays in the passage to adulthood, family breakdowns and re-combinations, transformations in the labour market, significant demographic changes and the importance of civic participation. It also means coordinating investments in various domains through an integrated approach so that they strengthen each other. Lastly, it means recognizing and supporting the complementary role of the various stakeholders, starting with youth themselves, by providing them with abilities and resources to enable them to make a successful passage to adulthood.

**Conclusion**

It is increasingly being accepted that youth can no longer be defined based on an age criterion alone; conceptualization and analysis of this period of life have also evolved beyond the notion of transitions. Leaving the parental home, living with a partner and having stable employment are no longer sufficient markers for understanding the passage to adulthood if they refer strictly to individuals' social situation or material independence. An operational definition of youth must also reflect the new and significant realities represented by the extension of youth, the reversibility of situations arrived at during that period and the new pattern of risks associated with it. The framework proposed here suggests thinking about youth on two fronts: firstly, as a period of life marked by multiple, reversible transitions of variable length and uncertain outcomes, and secondly, as a process for developing autonomy, in which young people are launched on trajectories that lead them progressively to take on roles considered by society to be those of adulthood.

To approach the issue of youth in Canada today, this paper has suggested adopting a life-course perspective that emphasizes the interdependence among four major types of important trajectories in young people's lives: a) trajectories leading to autonomy in
relation to their family of origin; b) trajectories dealing with learning and the rapport to
the world of work; c) trajectories building financial responsibility; and d) trajectories
forging identities and enabling the exercise of full citizenship. These trajectories are
marked by significant tests and transitions, whose success depends both on young
people's ability to mobilize needed resources and on the institutionalized mechanisms
giving them access to those resources.

Because youth is a life-course period characterized by a large number of transitions that
often occur simultaneously, the approach suggested in this paper has emphasized young
people's vulnerability to risk, more particularly when the resources needed to do well in
transitions are inadequate and come from fragmented sources. In a context in which
youth must continue in education for a long time and extend their material dependence
on various support systems (their family of origin in particular), the risks of experiencing
difficult transitions are exacerbated and create social polarization between different
types of experiences and outcomes. Thus, youth with the necessary resources and
support may find it easier to delay several important transitions and thus gradually
progress to the autonomy of adulthood. By contrast, youth with capital deficits are more
likely to accelerate their transitions without necessarily having had the opportunity to
sufficiently develop their skills for autonomy, thereby limiting their possibilities for
seizing favourable opportunities - whether with respect to housing, employment, lifelong
learning or citizenship - and making them more vulnerable to various forms of exclusion.
The analytical framework draws attention to those youth who are facing multiple risks.

By approaching youth in the context of the dynamics at play in Canada, the framework
makes it possible to take into account certain realities and challenges facing young
Canadians: the new requirements for education and continuous training; the conditions
for occupational integration that do not always value investment in human capital; the
issues and opportunities that arise in the context of demographic change. In light of
these emerging realities, the paper concludes with a few questions that call out to be
examined in more detail:

1) To what extent are Canadian youth today more exposed to risk than in the
past? Is the concept of "mainstream youth" outdated?

The passage to adulthood is no longer associated with the transition to stability that used
to be common within the economic structures of industrial societies, which formed the
transition models of the post-war generation. In a continuously changing world, the
outcomes of the various transitions made by Canadian youth today are increasingly
uncertain. A certain amount of risk must be expected by youth as soon as they start on
their school, work and family trajectories. Even though pathways are initially planned to
follow a sequential logic, young people (and their families) must be prepared for a reality
that will often take the form of a series of multiple responses and adjustments involving
branching-off, changes of direction, backward steps, new starts, etc.

There is very little data in Canada with which to analyze these new realities. There are
observable differences in the forms and outcomes of transition experiences based on
young people's gender, ethnic (including Aboriginal) background and socio-economic
status, but we have a poor understanding of the dynamics at play, and especially which
obstacles face youth during their passage to adulthood and how they manage (or fail) to overcome them.

2) Is the human capital that young people acquire during the intensive period of compulsory schooling still a guarantee of successful occupational integration?

In a knowledge economy, post-secondary education is a vital asset. But in a world dominated by the rapidity of technological changes, knowledge can rapidly become obsolete. What is important is no longer the basic academic education but the ability and opportunities for updating learning and skills on a lifelong basis. In this context, other forms of capital (financial, cultural and social) are equally vital to navigating easily among different learning systems and to accommodating the requirements of lifelong education.

Many young people do not receive the assistance they need to understand and follow productive learning pathways (Saunders, 2008). It is important to better understand the role of policy in this respect, especially for strengthening links between formal and informal learning systems and the labour market. One useful approach would be to document the best practices of flexible education systems that support multiple trajectories, easy navigation between different pathways, and progressive pathways, especially for second- and third-chance options (CCL, 2007). What are the mechanisms available to young people so that they can make informed, responsible career choices? How do these mechanisms match the needs of different youth subgroups?

It is also important to better understand the attitudes of youth to flexible work and continuing education and to identify the obstacles that sometimes face them when they combine training and work during a certain period. For example, one thinks of the lack of access to resources or benefits among youth who are neither full-time students nor full-time employees: student financial assistance, extended medical coverage, unemployment benefits, maternity/parental leave, RRSP investments, etc.

3) Though the role of the family is crucial in successful transitions, to what extent can youth really count on the support of their parents?

The family, as a source of support and resources, is a key element of the success of transitions for young people. But in a context of weakening traditional family structures, especially the growing frequency of marital breakdown, single-parent families and blended families, it is important to look at the consequences these may have on young people's extended transitions. The same is true for youth from disadvantaged environments or family environments that are stormy (quality of the parent-child relationship) or dysfunctional (particularly when the children are under the care of public authorities). What impacts do these various family situations have on the transfer of resources and support to youth (including the development of individual identities and human, social, financial and cultural capital)? How does that affect the shape and length of their trajectories? How is the diversity of family structures taken into account in the various complementary support systems?

Still too little is known about the interrelations that exist between the trajectories associated with autonomy in relation to one’s family of origin, learning trajectories,
financial responsibility trajectories and trajectories in the development of citizenship roles. Many hypotheses about the polarization of transition outcomes among youth are based on young people's family situations. What policy adjustments can be anticipated to counter that trend?

4) Does the diversity in young people's living situations require more flexible, better-coordinated programming?

The framework implies that sectoral policies, access to education for example, are not sufficient in themselves if they are not aligned with the wide range of realities of young people's lives today. Taking a new look at Canadian youth requires a more cross-cutting approach to childhood, youth, family, education and employment policies to better adapt and coordinate the sectoral strategies of the various levels of government to the realities of extended youth.

Understood in this way, the period of youth calls for social policies to evolve in a particular way. It requires a certain organization/coordination of sectoral policies because none of them taken individually can "capture" youth as a whole: policies dealing with children, family, education, employment, etc. In Europe, new youth policies are being designed to avoid situations in which public actions become segmented, by favouring coordination (among different stakeholders) and integration both horizontally (among different social policy sectors) and vertically (among different levels of intervention). Are Canada’s youth programs sufficiently flexible and coordinated? If not, what mechanisms may be needed to achieve that goal, especially given that responsibilities here are shared among the different orders of government?

5) Can a balance be developed between more traditional approaches that target at-risk youth and social investment approaches that target youth generally?

Approaching youth using a more general social risk management framework suggests a re-balancing between more traditional approaches that sporadically target youth most at risk and social investment approaches that ensure equality of opportunity by focussing on youth in general. While recognizing the importance of taking into account the tremendous social, economic and cultural diversity of youth today and their associated inequalities, the framework calls upon public policies to facilitate access by young people to resources that enable them to: a) reduce their vulnerability to new patterns of risks; and b) develop abilities and positive strengths so they can benefit from favourable opportunities throughout their lives.

Thinking about youth in terms of social investment also implies taking into account intergenerational dynamics when thinking about the complementary role of the different youth support systems. Decisions that have the effect of making youth more (or less) dependent on their families, their community networks and public services or on their own abilities in managing risks inevitably have consequences not only for today's youth but also for those of tomorrow. As emphasized by Settersten (2004), the new issues relating to youth certainly pose complex and possibly costly challenges in terms of public policy, but the cost of inaction could be even greater in the long term. But how does one re-align policies in order to translate them into social investment opportunities? What mechanisms or policy instruments are most appropriate from this perspective?
Which actors are best placed to implement them, given their respective comparative advantages? These are a few of the avenues for reflection suggested by this framework.
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Notes

1 Denhez (op. cit.) has shown that compared to older workers, youth have lower incomes in early adulthood, but this is followed by a pronounced increase in income later in life. Both phenomena (early low income and later high ones) are related to the widespread increase in education levels. However, when one takes into account intragenerational income disparities (that is, income gaps within the same cohort), other research has shown that at an equivalent age and level of educational attainment, income disparities between generations have in fact gotten larger, to the detriment of youth. (Charvet, 2001:64-65; Beaufot and Kerr, 2007)

2 In 2002, the federal government created its action plan, "A Canada Fit for Children", to ensure greater effectiveness and better coordination among departments and policies relating to children.

3 For example, see the European Community's "Youth Pact", which integrates objectives for education, employment, mobility, inclusion of vulnerable youth and work-family balance, as well as the United Kingdom’s "Connexion Strategy" and the World Bank’s conceptual framework on youth, all of which propose adopting a multisector perspective.

4 Some programs are specifically designed from this perspective, for example the American ‘Head Start’ program, designed to fight poverty, does not aim solely to improve children's living conditions in the present but also to decrease the possibilities of their getting involved in at-risk trajectories and prepare them to assume a citizen’s responsibilities.

5 In general terms, financial capital refers to financial resources including income, savings and other financial assets, access to credit, tax benefits and other transfers, etc.; human capital refers to skills, knowledge, ability to work and state of health; social capital refers to social relationship networks enabling access to various forms of resources and support; cultural capital refers to tangible culture-related assets (works of art and literature, etc.) as well as to intangible assets (fluency in languages, creativity, beliefs, cultural traditions, identity, etc.); and physical capital refers to other movable and immovable assets both private (housing, means of transport, tools, materials, etc.) and public (including the natural environment). Other forms of capital have also been identified such as identity capital (Bynner, 2007).

6 The family, the community, the market and the State do not constitute modes of intervention with firm boundaries but refer instead to distinct approaches to intervention. For example, “community” extends beyond nongovernmental organizations and indicates the space in which a person maintains close relationships with his/her neighbours, neighbourhood associations, local services, etc. Likewise, nongovernmental organizations can articulate their interventions around a logic model other than the community, for example around the market model (as is the case with the Chamber of Commerce). One would therefore be remiss to confuse community and non-governmental organizations.

7 The impact of transfers on poverty varies by country. We are not aware of any similar study having been made of the Canadian situation, though is seems likely that the role of families would be greater here than in Europe.

8 This is the case in particular for the Government of Quebec’s Youth Policy. See also the study by Gaudet (2008).