

Basic Research for Establishing User-Centered Youth Support System based on Life Course Perspective



People
with People
in Mind

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I

Introduction

I Introduction

Life is simultaneously the process and outcome of the passage of time gaining structure in conceived contexts. To understand someone's present, we need to understand what kind of life they have led, what experiences and opportunities they have had, and what kind of circumstances they have faced—in other words, the background context of their origin. In policy settings, this may require us to understand why it is more difficult for some people to find stable work, why some people continue to lead a precarious existence, and what factors and experiences cause or contribute to differences in people's situations—all for the purpose of determining what types of policy interventions should be made at what points in time.

Motivated by the need to decide the direction of a demand-centered policy support regime for young adults, this study takes a life course perspective on the spatiotemporal contexts of young Korean adults' lives and how their life experiences have shaped their present, exploring the experiences of disadvantages—including poverty, family dysfunction, and unemployment—they have faced and/or continue to face.

To that end, this study combines both qualitative and quantitative methods. The quantitative side involves analyzing the da-

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ta from the Korean Welfare Panel Surveys on the employment, education, income, and health status of young Korean adults (which are the traditional areas of inclusive social policy-making). The qualitative side focuses on revealing the contours of the lives of young Korean adults. Based on the analysis, this study identifies the shortcomings and omissions of Korea's social policy and its delivery, and what additional considerations are needed to design better support policy for young adults.



II

Theoretical Background: Life Course Perspective

1. Life Course Perspective

II Theoretical Background: Life Course Perspective

1. Life Course Perspective

The life course perspective (LCP) is a view that holds that our responses to, and choices over, the crises and events we experience determine the course of our life (Han, 2004), and that such course continues to exert an impact on us throughout our lifespan. There are four main emphases associated with the LCP. The first is historical time and place. Individuals' lives are inherent or endogenous to the specific times and places in which they find themselves. The second emphasis is timing. The effect of a given event can differ depending on the point in time or lifespan the event takes place. The third is linked lives. Individuals' lives are interdependent, and the effects of the surrounding society on individuals interact with families and other elements on individuals' networks of relationships. Fourth, human agency is a key principle. Individuals form their own lives, through the choices they make and their behavior in response to the historical, social, and environmental opportunities and constraints they face throughout the course of their lives.

The LCP can be used to underline three specific models of empirical analysis. The first is the critical period model, also known as the theory of limited time windows. This model holds

that, past a certain period, the mechanism that mediates the effects on the outcome of an individual's life no longer works. Another is the sensitive period model. Whereas the critical period model holds that the effect-modulating mechanism no longer works past a certain period, the sensitive period model holds that such mechanism continues working beyond the critical junction in time (Ben-Shlomo and Kuh, 2002). The critical period model has been more associated with physiological systems, and the sensitive period model, more with the developmental process. The remaining model is the accumulation of risk model. This model understands individuals' lives as outcomes of the advantages and disadvantages accumulated throughout their lives. LCP researchers have been using this model to understand how the trajectories of individuals' lives differ even though they belong to the same demographic cohort.

Rigorous quantitative verification of these three models is not the main concern of this study. Rather, this study focuses on the LCP itself to gain a sweeping view of the lives of young Korean adults. The LCP, in its essence, is concerned with the course of life itself. All policy studies taking this perspective therefore explore how the different natures of experiences and their timing can lead to different, or unequal, life opportunities.

This study therefore highlights the main features of different

courses of lives, i.e., the spatiotemporal contexts of lives, the timing of life events, accumulated or interactive risk factors, interactions with family structures and social support systems, and individuals' choices and behavior. The quantitative part of this study, however, does map out the outcomes of these different courses of lives using cross tables. The qualitative part proceeds on the basis of in-depth interviews with actual young Korean adults who have experienced various disadvantages in their lives, allowing us to test the three LCP models.



III

Experiences of Disadvantages and the Lives of Young Adults in Korea: Quantitative Analysis

1. Overview
2. Methodology
3. Findings

III Experiences of Disadvantages and the Lives of Young Adults in Korea: Quantitative Analysis

1. Overview

In this chapter, we divide young Korean adults' lives into four dimensions, i.e., education, employment, income, and health, and examine what disadvantages they experienced in the past and how those experiences affect their present. It is time for us to make efforts to understand the inequality that young adults in Korea face today, going beyond merely acknowledging the issue, as well as the causes of that inequality and how best to reduce it. Education, employment, income, and health are the key aspects of an individual's life and also important subjects of inclusive social security (MOHW, 2019b).

2. Methodology

1. Dataset¹⁾

1) There are numerous sources of data on the employment, income, and health status of young Koreans, such as the Youth Panel, Education and Employment Panel, College Graduates' Career Path, Welfare Panel, and Labor Panel Surveys. Of the various surveys, we chose the KOWEPS because it provides a wide range of data (including the socioeconomic status of parents and household characteristics) accumulated over a long span of time, as well as information we needed to determine the physical and mental health of and social security demand among young people. However, because it is a panel study, the KOWEPS provides a relatively small sample.

This study draws upon the data gathered by the Korea Institute for Health and Social Affairs (KIHASA)'s Korean Welfare Panel Surveys (KOWEPS). This annual survey has been accumulating data on the welfare of Koreans over the last 13 years since 2006, particularly in relation to general household characteristics, income, assets, debts, expenditures, living conditions, perceptions, employment, social security benefits, and health.

2. Subject

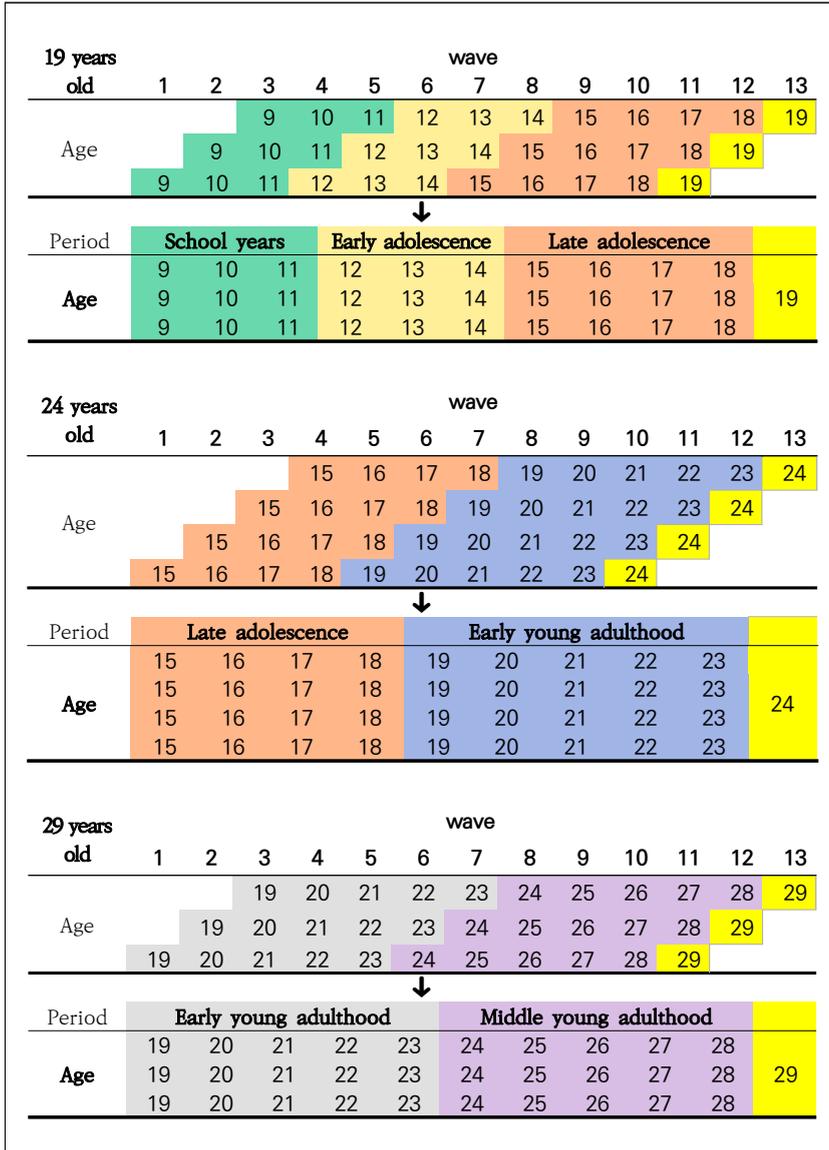
The age definition of “young adults” varies widely from legal system to legal system, and even among researchers. In general, though, the term “young adults” is understood as referring to people aged 19 to 34. In light of the nature of available data, the important rites of passage involved in young adulthood (graduation from high school, enrollment in college, graduation from college, entry into the workforce, etc.), and the categorization of young adulthood used in existing studies, we focus our quantitative analysis in this study on young Koreans aged 19, 24, and 29. Studying 19-year-olds allows us to examine their lives from the age of nine to 18, i.e., encompassing their school years and all of adolescence; 24-year-olds, from the age of 15 to 23, i.e., the late part of adolescence and very early part of adulthood; and 29-year-olds, from the age of 19 to 28, i.e.,

the early and middle parts of young adulthood. This study specifically defines the ages of nine to 11 as the school years; 12 to 14, as early adolescence; 15 to 18, as late adolescence; 19 to 23, as early young adulthood; and 24 to 28, as middle young adulthood.

The KOWEPS does not just survey young adults. Therefore, we needed to restructure the panel data to secure a sufficient number of units for our sample. Our analysis specifically targets 510 units aged 19 from Survey Waves 11 through 13, 564 units aged 24 from Survey Waves 10 through 13, and 346 units aged 29 from Survey Waves 11 through 13. In consultation with expert statisticians, we also apply to our analysis the weights used on the standard latitudinal analysis for Survey 13.

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[Figure 3-2-1] Data Structure



3. Variables and Method of Analysis

A. Young Korean Adults' Lives: Education, Employment, Income, and Health

We structure young Korean adults' lives along a number of dimensions, i.e., education, employment (whether employed or unemployed, and, if employed, in what type of employment), income (primary), and health (whether depressed). Table 3-2-1 provides a summary of the variables used.

〈Table 3-2-1〉 Young Korean Adults' Lives: Measuring Education, Employment, Income, and Health

Dimension	Variable	Description
Education	Education	(1) High school or less (2) Enrolled/withdrawn/graduated from college (3) Enrolled/withdrawn/graduated from university or more
Employment	Status	(1) Employed (2) Unemployed (3) Currently not looking for work (economically inactive)
	Type	(1) Full-time (2) Temporary/day/unpaid worker (in family business) (3) Self-employed/employer
Income	Income level	Primary income: sum of earned income, business income, and property income
Health	Depression	Center for Epidemiologic Studies Depression (CESD) Scale-11 score

B. Experiences of Disadvantages

The experiences of disadvantages subject to our analysis are experiences of household poverty, long-lasting poverty, unemployment of the household head, housing insecurity (living in accommodations that fall below the minimum housing standard and/or overpaying for housing), and parents' lack of education (Table 3-2-2). Household poverty is defined as household income below 60 percent of the median level of levelized ordinary household income before public transfers. Long-lasting poverty is defined as experiencing poverty for two or more years over the past three years (including the current year) or for three or more years over the past four or five years. This measure of long-lasting poverty is appropriated from OECD (2006).

〈Table 3-2-2〉 Experiences of Disadvantages

Variable		Description
Poverty	Poverty	Less than 60 percent of median ordinary household income before public transfers
	Long-lasting poverty	(1) Not poor, (2) Short-term poor, (3) Long-term poor
Unemployment of household head		Whether the head of one's household has been unemployed
Housing insecurity	Minimum housing standard	(1) Features: lack of any of the essential housing features, i.e., private toilet, private bathroom, dedicated waterworks/sewerage, and stand-alone kitchen. (2) Area: living in an area smaller than the minimum living area

Variable		Description
	Long-lasting housing insecurity	(1) Never experienced, (2) Experienced short-term, (3) Experienced long-term
	Housing burden	Spending 30 percent or more of monthly disposable income on housing
Parents' education		(1) Elementary school or less, (2) Middle school, (3) High school, (4) college, (5) University or more
Employment status		(1) Full-time, (2) Temporary/day/unpaid worker (in family business), (3) Self-employed/employer

C. Analysis: 19-, 24-, and 29-Year-Olds

Our analysis examines different aspects of the lives of Korean 19-, 24-, and 29-year-olds. As for 19-year-olds, we analyze their education and depression; for 24-year-olds, education, employment, income, and depression; and 29-year-olds, employment, income, and depression. Among 19-year-olds, some may have completed their education, while others may be continuing with postsecondary education. Our variables were designed so that both graduates and currently enrolled students can be identified. In other words, the educational status of 19-year-olds can indicate current enrollment in some cases but not in others. As for 24-year-olds, all the outcome variables are included in the analysis. Regarding 29-year-olds, education—a major variable for childhood and adolescence—is excluded. See Table 3-2-3 for details on the variables used in the analysis.

〈Table 3-2-3〉 Analysis: 19-, 24-, and 29-Year-Olds

19-year-olds		24-year-olds		29-year-olds	
Dimension	Experiences of disadvantages	Dimension	Experiences of disadvantages	Dimension	Experiences of disadvantages
Education	Poverty, unemployment of household head, housing insecurity, and parents' education	Education	Poverty, unemployment of household head, housing insecurity, and parents' education	Employment	Poverty, unemployment of household head, and housing insecurity
		Employment	Poverty, unemployment of household head, and housing insecurity		
Depression	Poverty, unemployment of household head, and housing insecurity	Income	Poverty, unemployment of household head, respondent's own employment status, and housing insecurity	Income	Poverty, unemployment of household head, respondent's own employment status, and housing insecurity
		Depression	Poverty, unemployment of household head, and housing insecurity		
				Depression	Poverty, unemployment of household head, and housing insecurity

3. Findings

The findings of our analysis can be summarized as follows.

First, experiences with poverty in late adolescence appear to play a major role in deciding whether youth go on to seek

four-year university education. Our analysis of 19-year-olds, with respect to their experiences in their school years (age 9 to 11), early adolescence (12 to 14), and late adolescence (15 to 18), confirms that past experiences with poverty and long-lasting poverty are correlated to lack of higher education among young adults. As with 19-year-olds, 24-year-olds, too, appear to have lower rates of enrollment in higher education when they experienced poverty, including long-lasting poverty, in late adolescence (15 to 18) and early young adulthood (19 to 23). Experiencing the unemployment of household heads also increased the chances of young adults seeking no more than high school education. Specifically, among 24-year-olds, experiencing the unemployment of their household heads in late adolescence lowered their likelihood of seeking four-year university education by almost 10 percentage points. Moreover, the longer the 24-year-olds experienced housing insecurity in their late adolescence (15 to 18), the more likely they were to avoid seeking postsecondary education. However, experiencing housing insecurity (below the minimum housing standard) for a long period of time and housing burden in early young adulthood was correlated to higher rates of enrollment in postsecondary education. This may be statistically linked to the relative housing poverty of college and university students. Parents' education also tended to affect whether young adults pursued higher education.

Among 24- and 29-year-olds, nearly one-half of those who experienced long-lasting poverty in early young adulthood were economically inactive. This reveals the correlation between the growing number of young people not in education, employment, or training (NEET) and their lack of willingness to seek work, on the one hand, and their experiences of poverty, on the other. The impoverishment of economically inactive young adults coincides with their tendency not to stay economically active. This link between long-lasting poverty and economic inactivity is a potential area for policy intervention. Experiences of poverty also increase the chances of young adults working in temporary or day jobs, suggesting that, even as insecure and irregular labor is rapidly becoming the norm in the Korean labor market, young adults who have experienced poverty are more susceptible to landing insecure jobs than those who have not had such experiences. As for housing insecurity, experiences of poverty appear to predispose young adults more to the financial burden of housing than to living in conditions below the minimum housing standard. However, it seems necessary to refine the indicators of physical housing insecurity (i.e., living below the minimum living standard) as well as the indicators of correlation between the financial burden of housing and employment.

Income is a variable on which experiences of disadvantages exert the most manifest impact. Among 24- and 29-year-olds,

those who have not experienced poverty had significantly higher income than those who have. The longer-lasting the poverty experience, the lower the income. However, among 24-year-olds, those who experienced short-term poverty in the early part of their young adulthood had higher income than those who either had no experience with poverty or experienced long-lasting poverty. Experiencing the unemployment of household heads also significantly lowered the income level. Young adults who have experienced living below the minimum housing standard and/or the financial burden of housing also tended to earn less. The longer the experience of either aspect of housing insecurity, the lower the income. Young adults in full-time employment earned more than those in temporary or day jobs. Among 24-year-olds, full-time workers had the highest income, followed by self-employed adults or employers, while those with temporary or day jobs had the lowest income. Among 29-year-olds, on the other hand, the self-employed or employers had the highest income. Yet the standard deviations were prominently large, indicating a serious disparity within the same cohort.

Experiences of disadvantages are generally expected to exert enduring effects on the mental wellbeing of young adults, particularly into the middle part of their young adulthood. Young adults who have experienced poverty, particularly the long-lasting kind, were found to be significantly more de-

pressed—almost twice as much—than those who have not experienced such poverty. The difference was especially pronounced among 19- and 24-year-olds. Among 29-year-olds, long-lasting poverty was correlated to a higher rate of depression than was the lack of poverty experience, but the difference was not as dramatic as in the other age groups. This finding suggests the need to understand the (enduring) impact of long-lasting poverty on depression. Considering the earlier finding on the correlation between poverty experience and income, poverty experience, income, and depression are likely intertwined among young adults. Young adults who have experienced the unemployment of their household heads were also more prone to depression than those who have not had such experiences. Among 19-year-olds, depression was more associated with experiencing the unemployment of household heads in the early and late parts of adolescence than with similar experiences in the school years. In other words, family crisis experienced in adolescence appears to exert a greater effect on the mental health of young adults. Among 29-year-olds, however, those who did not experience the unemployment of their household heads in the middle part of their young adulthood were more depressed than those with such experiences. The depression of 29-year-olds therefore appears to be attributable to other factors. As for housing insecurity, 19-year-olds who have experienced living below the minimum living stand-

ard and/or the financial burden of housing were generally more depressed than those who have not had such experiences. The patterns were mixed among 24- and 29-year-olds. Among the former, depression was correlated to experiencing the financial burden of housing in late adolescence. Among the latter, living under the minimum housing standard for extensive periods of time in the middle part of young adulthood increased the incidence of depression by more than two-fold. As much of our analysis on depression among young adults is rudimentary, a more refined model should be developed for analysis on the exact causal relationship between depression and experiences of disadvantages.

The general pattern is that long-term exposure to disadvantages in the past appears to deprive young adults of opportunities for investing in their own future. Young adults' lives are outcomes of their own choices to some extent, but more often reflect their past experiences and the effects of their parents. Policy intervention and support for young adults should therefore be provided before young people reach adulthood, with a particular focus on minimizing the likely problems that young adults would experience as a result of their disadvantaged past.



IV

Experiences of Disadvantages and the Lives of Young Adults in Korea: Qualitative Analysis

1. Method
2. Findings

IV Experiences of Disadvantages and the Lives of Young Adults in Korea: Qualitative Analysis

1. Method

Chapter IV explores, through in-depth and in-person interviews with young Korean adults, (1) how their life course, i.e., accumulated experiences of disadvantages in the past, affects their current lives, (2) the nature of their experiences with various policy and welfare services, and (3) what needs and demands they have in regards to policy support for a better life in young adulthood. A group of 16 young adults, aged 19 to 30 and born and raised in Korea, were chosen and interviewed on poverty, family problems, employment insecurity, health problems, and other disadvantages they have experienced.

Table 4-1-1 provides a summary of the disadvantages young adults experienced in the past. Interviewees had experiences with at least two of these disadvantages each. In general, LCP studies focus on the accumulation of experiences of disadvantages. This study, too, explores how the accumulation or interaction of two or more types of disadvantages affect young adults' lives.

The interviews were conducted over the course of two months, August and September, in 2019 according to the process approved by KIHASA's bioethics committee (Approval No.

2019-35). Table 4-1-2 lists the main questions raised during the interviews.

〈Table 4-1-1〉 Disadvantages Experienced in the Past

Disadvantage type	Experiences
Family problems	<ul style="list-style-type: none"> - Divorce, separation, or widowhood of parents - Having one parent or both with middle-school education or less - Unemployment of household head - Major health problem in one or both parents
Poverty	<ul style="list-style-type: none"> - Being listed as National Basic Living Security Program (NBLSP) beneficiaries - Being raised by a single parent eligible for policy support - Living in a household defined as “near-poverty” - Growing up thinking of one’s own family as poor
Insecure labor	<ul style="list-style-type: none"> - Currently working in an irregular employment status - Thinking that one’s current level of wages is low
Health problems	<ul style="list-style-type: none"> - Requiring continued treatment for chronic illness - Thinking of oneself as having a drinking/smoking problem
Sociodemographics	<ul style="list-style-type: none"> - Feeling that one’s own gender, education, or other background factors predisposes oneself to discrimination
Other	<ul style="list-style-type: none"> - Other types of disadvantages added by the researchers

〈Table 4-1-2〉 Research Topics and Interview Questions

<p>Research Topics 1: Life course disadvantages and present life as young adult</p> <ul style="list-style-type: none">• What are the major events that have shaped your course of life until now?• What was your family like when you were growing up (health status, occupations, education, and relationship of parents, etc.)?• What was your local community like when you were growing up (experiences with schools, social service agencies, neighbors, public authorities, etc.)?• What kind of education have you received, and what work have you done to earn a living?• What do you think of your current life, and why? <p>Research Topic 2: Experiences with welfare services in the past and present life</p> <ul style="list-style-type: none">• Did you or any of your family members benefit from welfare policy support while you were growing up? If so, what was that experience like?• If neither you nor any of your family members benefitted from policy support while you were growing up, did you need any help that was not available back then, and what kind of support did you need? <p>Research Topic 3: Current needs for policy support for a better life</p> <ul style="list-style-type: none">• In your opinion, what do you think is needed to improve the lives of young adults?

The two members of the research team who interviewed the chosen young adults compared and reviewed their interview results to minimize error. Atlas.ti 8, a software program for qualitative analysis, was used for the efficient handling and analysis of the data. The thematic analysis proposed by Braun and Clarke (2006) was used as the method of analysis.

2. Findings

The main topics emerging from the interviews were disadvantages experienced in childhood and adolescence and their effects, alternative resources, state of current life, and policy needs. Table 4-2-6 provides a summary.

The disadvantages experienced in childhood and adolescence can be roughly categorized into experiences of poverty, family problems, school and learning problems, and the effects of these disadvantages. Poverty experiences include parents' financial insecurity, loss of the main breadwinner and his/her income, insecure housing, sensitivity to discrimination due to poverty, and reckless spending. The financial insecurity of parents was the single-most decisive factor of poverty, which was exacerbated by the main breadwinner's ill health, death, incarceration, unemployment, or debilitating injury. Poverty led to insecure housing and a greater sensitivity among interviewees to social prejudices, whether imagined or real. Some interviewees had parents who had little problem earning income, but who spent that income recklessly on alcohol, gambling, shopping sprees, and so forth. The family problems that exerted almost as much influence as poverty on young adults' lives included parental conflicts and violence, alcoholic guardians, abuse by guardians, abandonment by guardians, and discrimination within the family. Frequent or permanent exposure

to parental conflicts and violence, particularly violence perpetrated by the father against the mother, was a common theme. Spousal violence was often a result of drinking. Interviewees, too, had been emotionally and physically abused by their guardians. Some were not actively abused, but were abandoned and denied adequate care and the attention they needed. Interviewees who grew up in the care of step-parents also experienced discrimination compared to their step-parents' biological children. School and learning problems that constituted disadvantages included experiences with school violence, violence from teachers, prison-like school experiences, lack of access to private learning resources due to financial difficulty, and being forced to change one's career path due to financial reasons. Violence, bullying, and humiliation by teachers and peers made schools feel like prison to some of the interviewees. Poverty also denied them access to cram schools and other such learning support they needed. Being deprived of these private learning resources, including cram schools, also meant that the interviewees were denied opportunities to interact with peers outside school. Family financial difficulty also compelled interviewees to either avoid pursuing higher education or change their envisioned career paths, limiting their options over postsecondary education. The effects of experiencing these disadvantages included emotional pain and anger, recognition of violence as the key principle of the world, aberrant

behavior, efforts to leave one's given family, and feeling oppressed on a daily basis. These experiences continue to shape and affect interviewees' lives. Many exhibited signs of internalizing their emotional pain, anger, and violence as the main principles driving their own behavior and the world around them. Some resorted to aberrant behavior and made efforts to escape from their families. The interviewees also confessed that they felt oppressed and burdened by their memories of these experiences in their daily lives.

〈Table 4-2-1〉 Qualitative Analysis Findings

Main topic	Category	Experience
Disadvantages experienced in the past and their effects	Poverty	Financial insecurity of parents
		Loss of breadwinner and his/her income
		Insecure housing
		Sensitivity to discrimination against poverty
		Reckless spending
	Family problems	Exposure to parental conflict/violence
		Alcoholic guardian
		Abuse by guardian
		Abandonment by guardian
		Discrimination within family
	School and learning problems	School violence
		Violence at the hands of teachers
		Prison-like school
		Being denied private learning resources due to financial difficulty
		Being compelled to change career path due to financial difficulty
	Effects of disadvantages	Emotional pain and anger
		Internalizing violence as key principle of world
		Aberrant behavior
Effort to escape family		
Feeling oppressed on a daily basis		
Alternative resources	Formal support system	Positive support from welfare policy
		Support from teachers
	Informal support system	Strength and positive experience of family
		Support from neighbors and friends
		Support from private charity
	Self	Endurance and perseverance
		Sense of accomplishment
	Dysfunction of support systems	Lack of information on available support
		Being denied the support requested
Negative experience with support		

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Main topic	Category	Experience
Current life as young adult	Insecure life	Insecure labor
		Chronic deprivations
		Insufficient social support
		Difficulty practicing self-discipline
		Confusion over career path and choice
	Hopes	Hopes in current life
		Finding suitable career path out of disadvantages experienced
		Early hardships leading to fruitful results
	Lingering effects of disadvantages experienced	Violent tendency and worries
		Inability to trust others
		Lack of emotional security
		Effort to live a life different from that of parents
		Enhanced ability to empathize with others
		Greater sense of responsibility and independence
	Policy needs	Intervention needed in childhood
Attention from teachers		
Personalized policy services		
Support for young adults		Self-development and leisure
		Housing
		Income
		Employment
		Health
		Living (legal aid, financial advice, etc.)
		Infrastructure for providing information and personalized services

In our analysis, alternative resources were categorized into the formal support system, the informal support system, the self, and the dysfunction of support systems. The formal support system included positive experiences with available policy

services and attention from teachers. The formal system, as experienced by the interviewees, included interventions provided by policy programs and agencies, attention and support from schoolteachers, financial aid (for living, education, and housing), and emotional support from social workers and schoolteachers. The informal support system included positive family experiences and family strength, support from neighbors and friends, and support from private charity. The strength of family ties and support turned out to be the most important source of informal support. Neighbors and friends providing support and private agencies, foundations, and religious establishments providing financial and emotional help alike were also important parts of the informal support system. The interviewees also identified themselves as a source of alternative resources in the forms of endurance/perseverance and sense of accomplishment. They have been able to achieve personal growth through their patience and hard work in trying to overcome the disadvantages they suffered. The dysfunction of support systems manifested itself as lack of information on available support, being denied the support the interviewees requested, and negative experiences with the support received. Not all interviewees had equal access to all these types of alternative resources, with some remaining completely in the dark about the available resources. Others were denied the help they very much needed. Effective delivery of alternative resources,

irrespective of their type or source, helped interviewees overcome the disadvantages they experienced in their formative years. The lack of such resources or their ineffective delivery, however, added more trouble to their already difficult lives.

Current life as a young adult was divided along three dimensions, i.e., insecure life, hopes, and lingering effects of disadvantages experienced. Insecure life involved experiences with insecure (irregular) labor, chronic deprivations, insufficient social support, difficulty of self-discipline, and confusion over career paths and choices. Interviewees struggled to find decent work and were working in jobs that provided them neither financial nor emotional fulfillment. Unable to expect financial support from parents, these interviewees struggled greatly to pay for their living and education on their own, which left them chronically deprived. Financial poverty inevitably culminated in social poverty, familiarizing interviewees with isolation. Although they were now adults, they still had difficulty managing time, finances, and living in general. Being an adult has not ridded them of confusion and diffidence over possible career paths and choices. The hopes category included experiences with hopes in current life, finding suitable career paths out of disadvantages experienced, and early hardships leading to fruitful results. Young adults did hold onto some hopes despite the disadvantages they faced and continued to face. In their given environments, they found new ca-

reer opportunities and visions for the future. Some found inspiration for independence and personal growth from their disabled parents. The lingering effects of disadvantages experienced included one's own tendency toward violence and worries over it, inability to trust others, lack of emotional stability, enhanced sense of responsibility and independence, and enhanced ability to empathize with others. In other words, disadvantages experienced in childhood exert both positive and negative influences on young adults' present life. Interviewees who experienced or witnessed violence were worried that they, too, were prone to violent tendencies. The experience of being denied affection and trust in childhood also made them unable to trust others, while predisposing them to emotional insecurity, which manifested in excessive desire for validation, inability to empathize with others, and lack of confidence. However, childhood disadvantages also had some positive effects, such as strengthening interviewees' responsibility and independence and enhancing their ability to empathize with others. Interviewees on whom these disadvantages exerted positive effects appear to have had the benefit of effective and sufficient help from formal and informal support systems.

Policy needs were categorized into interventions needed in childhood and support for young adults. Childhood interventions needed included mental health support for parents, attention from schoolteachers, and personalized services for

children in need. Interviewees emphasized the need for mental health support for parents because their parents' alcoholism and other mental issues effectively denied them, the interviewees, the care they needed. Pointing out how schools failed to serve as buffers against disadvantage, interviewees also called for attention and support from the school system, particularly teachers. They also agreed that policy services should be personalized to each child's needs as uniformity, compartmentalization, and complexity of available services are key factors limiting children's access to them. Support needed for young adults concerned self-development and leisure, housing, income, employment, health, living (legal aid, financial advice, etc.), and infrastructure for the provision of information and personalized services. Interviewees generally agreed on the priority of policy support for young adults' self-development and leisure. This suggests that young adults still need access to opportunities and resources to explore their identity and plan their future career paths. Now that Koreans no longer work their whole careers in the same workplace, universal support for all young adults' endeavors of self-development and recreation may indeed be essential to improve their quality of life. Housing support also scored highly among the majority of interviewees in terms of importance. Housing support was a critical factor of quality of life, with young adults desiring greater support and resources to enable them to live in better

conditions. Interviewees differed in terms of the kinds of income support needed for young adults. Some favored direct cash transfers instead of in-kind benefits or services, while others thought discounts on learning programs or vouchers would be more effective and appropriate than direct cash transfers. As for employment support, interviewees demanded increasing the number of part-time jobs available, enhancing access to information on available job opportunities, and increasing regular and full-time work while decreasing irregular work. Interviewees also called for health support in the forms of meals for financially struggling young adults and free mental health counseling. Financial advice and legal aid were also identified as key areas of living support, as young adults face multiple hurdles in saving up enough to achieve financial security in the future, while their lack of relationships with trustworthy and experienced older adults often leaves them helpless in diverse situations with legal implications. Interviewees also identified the need for better infrastructure of information and policy services because young adults find it difficult to access the wide range of policy resources available to them. They wanted a more centralized and streamlined system through which they can obtain effective services.



People
with People
in Mind



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V

Conclusion

V Conclusion

The results of our quantitative analysis highlight the need for a multidimensional approach to policy support for young adults. Experiences of poverty in late adolescence led to significant differences in young adults' enrollment in higher education, suggesting that late adolescence is the sensitive period that determines one's educational attainment later in life. The existence of an education gap due to poverty and not individual choice is therefore a problem that requires policy intervention tailored to adolescents who are compelled to give up on seeking postsecondary education due to their financial circumstances rather than their academic caliber or interests. Experiencing long-lasting poverty in early adulthood also bears a correlation to prolonged periods of economic inactivity among young adults. It is therefore important to ascertain the causal relationship between the two variables with greater finesse, and develop policy measures accordingly to support the livelihoods of young adults who have given up on finding employment. Primary income is also the area where experiences of disadvantages in the formative years exert the most pronounced effect. The difference is so prominent that it appears to confirm the stratification of socioeconomic class

across the generations. The longer-lasting the poverty experienced by young adults in their formative years, the lower their income. There is, in other words, a strong need for policy discussions on enhancing the income and social security of at-risk families and young adults from such families. Experiencing disadvantages also appears to contribute to depression suffered by young adults. Experiences with poverty, unemployment of household heads, and housing insecurity all had significant impacts on how depressed young adults felt in their present lives. Active policy interventions are needed to prevent young adults' depression from progressing to more serious stages, lethargy, or even attempts at suicide, while policy support should also be devised to prevent child poverty, unemployment of parents, and housing insecurity. Policy intervention in young adults' depression is all the more necessary as such depression leads to significant financial hardship and loss of quality of life in middle age (Murray and Lopez, 1996).

Our qualitative analysis provides a detailed understanding of the life course of disadvantaged young adults. Young adults' current life is often a result of the interaction among various factors—family, school, local community, and formal support system—in the specific time and space they have lived. The different ways in which these interactions have panned out and individual choices had significant effects on the lives of young adults who seemingly started out from similar places. Our qual-

itative analysis once again affirms the strong correlation between past disadvantages experienced and young adults' present life. Accumulated experiences of disadvantages, in particular, have rendered young adults sensitive to social prejudice and discrimination, interfering with their desire to lead a secure life. The lack of information on available help, being denied the help one has requested, and negative experiences with the help one received further left young adults in chronic deprivations and insecure life. The dysfunction of support systems in youths' formative years exposed them to various forms of violence and abuse, traumatizing them further.

Young adults also point to the need for personalized interventions in childhood and young adulthood, particularly supporting self-exploration, self-development, and leisure activities for young adults. The policy needs so identified also suggest a shifting paradigm on how young adults view life in general. The interviewees participating in the qualitative study were not unified on what kind of income support was needed for young adults. This reaffirms the finding of Kim (2018) and suggests the need for a participatory governance structure that gathers diverse opinions from young adults themselves through multiple channels. Such opinions and feedback are needed not to determine the necessity of income support or other policy measures, but to refine the design and effectiveness of policy support.

The ineffectiveness and insufficiency of the formal support system manifest most profoundly in young adults' choice to abandon their dreams and future plans for the sake of immediate survival. Tossed about by the unpredictable circumstances of life and financial hardship, young adults in Korea today find it impossible to live up to Korean society's expectations of boldness, ambition, and innovation. They cannot spearhead the so-called Fourth Industrial Revolution or strive for other meaningful life achievements because they are so focused on simply making ends meet on a daily basis. The extreme precarity of young adults' lives, overwhelmed by uncertainty over their present and future, reflects many ills of Korean society.

Based on our analysis, we propose: (1) redefining the roles of the social policy system and enhancing its accountability for young adults, (2) introducing more specific and refined measures of policy support that reflect the diversity of young adults' situations and needs, (3) revisiting the security and consistency of young adult policy support and the social security system at large, and (4) developing a realistic index of social security for young adults and applying it to policy monitoring.

The user-centered policy support regime at the heart of this study entails making the effects of policy support felt in the daily lives of target recipients. The user-centered approach requires not only restructuring the service supply structure and authorities, but also enhancing the accountability of existing

policy programs. Policy support, moreover, should be differentiated for young adults in different situations, i.e., early and middle part of their young adulthood, their socioeconomic backgrounds, and the specific phases of self-exploration and workforce entry they are in. The security and consistency of young adult policy support should also be revisited in light of the overall social security system, particularly in relation to the continuity of existing social security programs, the relationship between social security support and young adult support, and the security of young adult support provided by the central and local governments. The current policy support regime for young adults lacks clear goals that are reflective of their reality. Disparate programs have their own goals and targets, but the metrics they use are tied to conventional theories on poverty, employment, and housing and seldom reflect the true needs of young adults. New indicators should thus be developed and applied to policy follow-up monitoring in reference to the United Nations' Sustainable Development Goals (SDGs).

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