



- **The report recommends that:**

- The 'cliff edge' of reduced support from the state when children grow up should be eased by introducing a transitional period when working families on Universal Credit receive a Work Allowance. This permits them to earn a certain amount before benefits are reduced

7. Careers and guidance service to consider giving life-management advice about living with parents.
8. Advice for young adults and parents to include tips on money conversations within families.
9. Extend eligibility for the Help to Save Scheme to people under 35 earning up to 17,000 a year (equivalent to working full time on the National Living Wage), regardless of eligibility for Universal Credit.

The research

This research looked at the situation of young adults and parents in low to middle income households and the benefits, challenges and implications of living together as a family beyond the context of childhood. The mixed-methods study comprised three linked phases.

- A review of secondary data, existing research, and the policy landscape, producing an initial report in 2020.
- Original research conducting in-depth interviews with individuals in families where someone aged 20-34 lived with a parent in a low to middle income household. A total of 36 interviews with either the parent or the young adult took place in late 2020 to early 2021.
- Consultations with key stakeholder organisations and focus groups with young adults and parents discussed the findings of this research, and how public policy and practice could better support families in this situation.

The findings of the research and the consultations from the last two phases are presented in the final report.

- Hill, K., Webber, R. and Hirsch, D. (2021) *Staying Home and Getting On: Tackling the challenges facing low to middle income families where young adults live with their parents*, Edinburgh, [abrdn Financial Fairness Trust](#).
- Hill, K., Hirsch, D., Stone, J. and Webber, R. (2020) [*Home Truths: Young adults living with their parents in low to middle income families*](#), Edinburgh, Standard Life Foundation.

