

# The age of majority (and the UTMA account distribution age) in every state

For UTMA accounts, many states set a different age of majority.



**Elissa Suh**

Published December 13, 2019

## KEY TAKEAWAYS

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- The age of legal adulthood is called the age of majority
- The age of majority in most states is 18 years old
- In most states, the age of adulthood is defined separately for custodial accounts
- With some exceptions, a minor can't receive the funds in an UTMA account unless she is at least 21 years old

The age of majority is when a child becomes an adult in the eyes of the law. When a person reaches the age of majority, they can gain major legal responsibilities, like the right to vote, join the military, or sign a contract.

The age of majority may sometimes grant other rights, like the ability to buy cigarettes, consent to medical treatment, or get insurance. Every state sets their own age of majority and the specific restrictions as to what the adult cannot do until they reach that age.

The age of majority is 18 in most places, except three states. Alabama and Nebraska set the age of majority to 19 and Mississippi sets it at 21.

## Age of majority by state

See the chart below to compare the age of majority and UTMA account age of majority in every state. UTMA accounts are custodial accounts, meaning that a custodian manages the funds in them until the minor comes of age.

STATE	AGE OF MAJORITY	UTMA ACCOUNT AGE OF MAJORITY
Alabama	19	21
Alaska	18	21
Arizona	18	21
Arkansas	18	21

<b>STATE</b>	<b>AGE OF MAJORITY</b>	<b>UTMA ACCOUNT AGE OF MAJORITY</b>
California	18	18
Colorado	18	21
Connecticut	18	21
D.C.	18	21
Delaware	18	21
Florida	18	21 (up to 25 if the transferor chooses)
Georgia	18	21
Hawaii	18	21
Idaho	18	21
Illinois	18	21
Indiana	18	21
Iowa	18	21
Kansas	18	21
Kentucky	18	18
Louisiana	18	18
Maine	18	18 (up to 21 if the transferor chooses)
Maryland	18	21
Massachusetts	18	21
Michigan	18	18 (up to 21 if the transferor chooses)
Minnesota	18	21
Mississippi	18 (21 for the purpose of their parent paying child support)	21
Missouri	18	21
Montana	18	21
Nebraska	19	21
Nevada	18	18 to 25, depending on how the property was transferred
New Hampshire	18	21
New Jersey	18	21
New Mexico	18	21
New York	18	21
North Carolina	18	21
North Dakota	18	21
Ohio	18	21 (up to 25 if the transferor chooses)
Oklahoma	18	21
Oregon	18	21
Pennsylvania	18	21
Rhode Island	18	21
South Carolina*	18	21

STATE	AGE OF MAJORITY	UTMA ACCOUNT AGE OF MAJORITY
South Dakota	18	18
Tennessee	18	21 (up to 25 if the transferor chooses)
Texas	18	21
Utah	18	21
Vermont	18	21
Virginia	18	21 (up to 25 if the transferor chooses)
Washington	18	21 (up to 25 if the transferor chooses)
West Virginia	18	21
Wisconsin	18	21
Wyoming	18	21

*As of December 2019, South Carolina still uses the Uniform Gifts to Minors Act (UGMA) to govern its custodial account laws. Although similar, UGMA contains several differences from UTMA.*

## Exceptions to UTMA account age

Typically, custodial property may be transferred to a person who is 18 years old, but who has not reached her state's UTMA account age, if one of the following conditions are met:

- The transferor holds a debt to the minor.
- If no custodian is named or if the named custodian is dead by the time the custodial property is to be transferred, as long as the property is worth less than \$10,000.
- The property is meant to be transferred during probate, but there is no will or if there *is* a will, but the will doesn't authorize the transfer, and the property is worth less than \$10,000 and the transfer is in the best interests of the minor.

If the minor has not reached age 18 for the above conditions, then the property will be transferred to a custodial account, but the minor will be able to access the funds when she reaches age 18 instead of the custodial account age.

(If you want to leave your belongings to someone who has not reached the age of majority, you may need a will. Download [the new app from Policygenius](#) and start your estate plan today.)

Note that these exceptions vary from state to state, so check your state's laws if you believe you're owed money.

## What the age of majority is not

Not all rights and responsibilities are granted when a child reaches the age of adulthood. Here are some important things to remember:

- The age of majority is not the same as the legal drinking age, which is 21.
- The age of majority is not when health insurance coverage under a parent ends, which is 26.
- The age of majority is not the same as the age of emancipation, or when a young adult (usually 16 years old) can petition the courts to grant them the same rights as the legal adult.
- The age of majority does not necessarily dictate the end of certain parental responsibilities, like child support.

## UTMA account age of majority

In general, minors, or people who are under the age of the majority, are not legally allowed to own property. If you are a parent who wants to transfer property to your young child, you can open a type of custodial account called an UTMA account. The assets in the UTMA account will transfer to the minor beneficiary when they become an adult.

Sometimes the age of adulthood is defined differently for this type of property. In fact, more than half of states set the age of majority for UTMA *higher* than their standard age of adulthood — 21 instead of 18. Additionally, some states may allow you to further delay the age to 25 years old. You might keep this in mind when creating an estate plan.

If you wish to distribute your property with a trust, note that you can set the age of distribution for a trust to any age. You can also specify that the trust assets must be distributed when other preconditions are met. If the trust assets are distributed before the minor is allowed to receive them, then they will go into a custodial account.

### About the author

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**Elissa Suh**  
Personal Finance Editor

Elissa is a personal finance editor at Policygenius in New York City. She writes about estate planning, mortgages, and occasionally health insurance. In the past she has written about film and music.

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