

PAPER FOR DISCUSSION

“Mapping Broad-Access Higher Education”

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**The “Bigger Box” for Mapping Broad-Access Higher Education:
The Radically Altered Landscape of Early Adulthood**

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My hope with this paper is to generate discussion at the conference of how “broad access higher education” fits within the context of the dramatically altered landscape of early adult life. It’s the “bigger box” for mapping broad-access higher education because many of the challenges *and* opportunities we face in higher education today are tied to this changing landscape. I’m going to tell a story of how this period of life is being reorganized in fundamental ways (though I should note that this is also tied to a bigger story, which I won’t tell here, of how the entire life course is being reorganized). I’m also going to reflect on some of the skills and capacities that young people may now need if they’re to successfully navigate this period of life and the institutions that frame it—the most important being higher education. This should naturally trigger some critical reflection on what we see as the primary goals of higher education, especially broad-access higher education, for any mapping of it will ultimately hinge on its intentions.

Let me make a confession up front: I do not yet have as many answers as I’d like on the higher education side. That’s the point of the conference, after all. But unlike many of you, I am not primarily a sociologist of education. I am, first and foremost, a life-course sociologist. I’ve spent the last decade or so (also as part of a MacArthur network devoted to this topic) trying to understand what’s going on with

young people today and how it matters for individuals, families, and societies. A big part of that story is about what's happening in higher education. It's a place where so many young people are floundering or failing while others are doing very well. How things shake out for individuals in higher education is a major driver of inequality as young people move through the 20s. And it contributes in a big way to the accumulation of advantage and disadvantage over the decades of life that follow. That story is not just about credentials and access to good jobs, better salaries, or greater job stability, but about a larger bundle of positive things that come with higher education, whether in the domains of health, marriage and partnerships, parenting, or civic participation, among others. This is a highly risk-laden juncture of life.

What I hope to do here is to set the broader context for mapping broad-access higher education. Any discussion of future of higher education must take these into account, and I'll offer some specific thoughts on broad-access education along the way. The bigger shifts I will describe are not fleeting ones but seem here to stay for a long while. That makes the conference all the more exciting. This is a crucial moment for intervention.

I will highlight some radical shifts in "traditional" markers of adulthood, and also some problematic ways that scholars and the public think about the early adult years. I will then turn to a few hallmarks of this period of life today, and some of the social skills and psychological capacities that young people need for navigating it, especially if they are to build supportive social relationships and successfully navigate social institutions, including higher education.

Next, I will highlight the sizeable role of family support in determining the success of young people in the United States—where the launching of young people into adulthood is taken to be a "private trouble," to use Mills' (1959) famous phrase, to be managed with personal resources and strategies. Understanding family support is crucial to any discussion of higher education in the U.S. Finally, I point to the need to strengthen existing social institutions and policies, and to create new ones, to better support young people. This includes institutions and policies related to higher education and training, especially the broad-access sector. This is necessary if the launching of young people into adulthood is to be treated as a "public issue" that requires significant collective investments.

Some Big Demographic Shifts in Transitions to Adulthood

The last century saw some radical shifts in the “Big 5” markers that have traditionally been associated with becoming adult—leaving home, finishing school, finding work, getting married, and having children. (My treatment here necessarily paints broad brushstrokes and focuses on the United States. For a more nuanced treatment of these changes, especially variability across gender, race, and socioeconomic status, see Berlin, Furstenberg, & Waters, 2010; Mortimer, 2008; Settersten, Furstenberg, & Rumbaut, 2005; Settersten & Ray, 2010a.) From my perspective, the six most profound changes in these experiences are as follows. These all have implications for the roles, functions, and experiences of higher education today.

1. Becoming an adult today involves a period of living independently before marriage. This remains true despite the fact that the media often paints a different picture, with its attention to the growing shares of young people today who stay at home longer or return home later. In the middle of the last century, the norm was quick to leave home and quick to marry. Today, the early adult years are filled with many different kinds of living arrangements that do not involve spouses—that is the most important shift—and only a subset of these arrangements involve parents (see also Rosenthal, 2007).

In addition, living with parents into early adulthood is not a new thing—those numbers have been growing for a few decades, even in better economic times and, interestingly, rates of coresidence with parents and extended family members were even greater degree in the first few decades of the 1900s. Living at home is not the “new normal,” as we so often hear in the media. The proportions are not big enough to shoulder that claim, though they are sizable for young people between 18 and the first half of the 20s. In 2009, for example, 57% of young men and 49% of young women between the ages of 18 and 24 were classified as living with their parents, though this is inflated by college-going (that is, college students who depend on parents but live away are nonetheless classified as living at home) (U.S. Census Bureau, 2010). These figures march downward by age. In 2009, the corresponding figures for 25- to 29-

year olds were 21% and 13% for men and women, respectively; and for 30- to 34-year olds, they were 10% and 6%, respectively (U.S. Census Bureau, 2010). Most co-residence with parents disappears after the age of 35.

It is important to note that the recent economic downturn has simply heightened existing trends of coresidence with parents at every age—it has not created them. These trends have been growing for decades. The shares of young people who live with parents are always higher for men than women, and for minority and most immigrant groups (especially second-generation immigrant youth) than native-born Whites. In the cultures of many of these groups there is not only permission for young people to stay at home, but the *expectation* to do so, often both to contribute to the household and to conserve resources (Rumbaut & Komaie, 2010). We should also take caution not to assume that co-residence reflects something about the needs or circumstances of young adults alone; co-residence also can be prompted by the needs and circumstances of parents and the other family members, the likelihood of which only grows as young adult children move toward middle age and their parents toward old age. We also should not assume that such arrangements are permanent when, in reality, they are likely to be temporary or fluid.

In the United States, there is so much attention to *living* at home because *leaving* home has traditionally been the surest sign of independence—and independence has, in turn, traditionally been the surest sign of adulthood. As those links dissolve, it is no surprise that public concern increases. But as the prevalence of co-residence with parents grows, young people and their parents may see it as a viable option and do not feel shame about it (this is true in countries where there is a cultural expectation that young people remain at home until they marry or where the high cost or limited availability of housing makes multigenerational living a necessity) (for international evidence, see Newman & Aptekar, 2007; Yelowitz, 2007). It is this assumption—that youth should leave home early and not return—that we must wrestle with in the United States. Living with parents is not necessarily bad. Once we free ourselves of this idea, we can begin to think about the benefits of doing so. Indeed, for some youth and their parents, living at home is a smart, and often mutual, choice and strategy for getting ahead (Settersten & Ray, 2010b). This is particularly true if young people are working on degrees and gaining important

experiences that will help them in the job market, or if they are building a nest egg for a stronger launch. Indeed, new poverty data also suggest that living at home keeps many young adults, especially on the older end, who would otherwise be in poverty, out of it. Officially, the percentage of people between the ages of 25 and 34 in poverty in 2009 was 9%; if they had not been living with their parents, their poverty rate would instead have been an estimated 43% (Rich, 2010).

2. Directly related to the topic of our conference: The early adult years often involve the pursuit of higher education, as a decent standard of living today generally requires a college education, and even a professional degree. In an earlier time, higher education was reserved for the elite. But colleges and universities are now mainstream institutions. Higher education is no longer a luxury but a necessity for both men and women who want access to good jobs with decent wages and benefits. Education and training are actually *more* valuable because jobs are impermanent and work careers are fluid. Of course, over the past four decades, the costs of higher education have also grown in tandem with the relentless demand for it, leading many young people and parents to wonder whether a university (bachelor's equivalent) degree is still worth it. The answer is yes, but choices must also be strategic: Data suggest that the economic returns to education have *increased* in recent years—even after taking into account the greater costs of obtaining an education (Barrow & Rouse, 2005; Beach, 2009), though there is also growing cause for concern that the wages of college graduates are beginning to stagnate. A college education also only “pays” if students actually finish and are able to reap the benefits of a credential, whether in salary or in leverage on the job market. (Of course, pay alone is a narrow indicator of the value of a college degree, which is associated with many positive outcomes in life besides income. The question of the worth of a college degree, even in the restrictive financial sense, must also be understood in conjunction with debt. Debt taken must also be judged against one's later potential earnings in the job market, which makes choices about a particular major or profession a crucial part of determining risk. Among other things, students also fare best when they are well matched to the institutions they attend. (For a discussion, see Settersten and Ray, 2010b.)

Those at greatest risk are those who have bought the mantra that college is for all, but are sorely unprepared for it. While young adults today are, in fact, more educated than any previous generation, many are also floundering badly. Nearly nine out of ten (87%) high school seniors plan to attend some form of college or training after high school (Adelman, 2006; U.S. Department of Education, 2006). But what seems to be out of public consciousness, and that of parents and students, is the fact that *high school* dropout rates remain high, especially among Blacks and Hispanics. According to the National Center for Education Statistics (NCES) (2008), the high school dropout rates among people 15 to 24 years old in 2007 were 9% overall and 5%, 8%, and 21% for White, Black, and Hispanic, respectively (Cataldi, Laird, & Kewal Ramani, 2009). More disturbing estimates, using an alternative formula, suggest that as many as three in ten ninth-graders today will not graduate four years later, and for Hispanics, Blacks, and Native Americans, the figures hover around an alarming five in ten (Gates Foundation, 2008). This is important to keep in our sights. High school dropout is a festering problem that has been left unattended in the obsession over college, and yet the very possibility of college rests on finishing a high school degree in the first place.

At the next juncture—college—the problem of retention also rears its ugly head. Despite great advances in *access* to college on the front end, *degree completion* on the back end is very low (see also Brock, 2010). Fully 49% of students seeking a bachelor's degree from four-year institutions will not graduate within six years of entering; after this point, the chances of finishing are slim (Aud et al., 2010; Goldrick-Rab & Roksa, 2008). For students from traditionally underrepresented minority groups, these figures reach an alarming 57%, though even for Whites the corresponding figure is a startling 40 percent. These facts seem outside of the view of the public and policymakers in the pervasive cultural message of “college for all,” and outside of the decisions that young people and their parents are making about higher education. Of course, some of the longer time-to-degree completion is also driven by the fact that growing categories of students are *combining* school, work, and/or family (Fitzpatrick & Turner, 2007). But the bottom line is that the odds of finishing college are far lower than we would like to think or admit.

While “college for all” is a salient cultural message, it is important to realize that only 31% of young adults between ages 25 and 29 have a bachelor’s degree today, and only 7% have graduate degrees (Aud et al., 2010). Popular perceptions to the contrary, these basic figures have not changed significantly since the 1970s. This fact, too, should shock commonplace assumptions that college *graduation* has become normative for the masses. And it must feed into our discussions of just how “normative” it will or can ever become even with more careful design and intentional support of broad access institutions.

3. Regardless of whether young people enter college, it takes longer today to secure a full-time job that pays enough to support a family, and young people now have a greater range of employment experiences on their way to financial security. In the last three decades, wages and benefits to those *without* college degrees have eroded; in today’s knowledge economy, even a college degree does not always guarantee stable wages and benefits. College graduates have made gains in earnings, but the strongest gains have come to men who completed some graduate school (Danziger, 2004; Danziger & Ratner, 2010). The earnings of women, unlike men, have improved, and their earnings have grown at greater rates than those for men, but their starting points were much lower and their average earnings remain well below men’s (Danziger, 2004; Danziger & Ratner, 2010). Of course, even small gains translate into sizable effects on lifetime earnings. In addition, a greater share of young adults (18–34) in 2009 was living in poverty than the national average (16 versus 13), and young women were more likely to be in poverty than young men (DeNavas-Walt, Proctor, & Smith, 2010).

4. As a consequence of these changes, marriage and parenting now come significantly later in the life course. Whereas once couples came together to build a life together, young adults today build their own lives and then marry (Cherlin, 2005; Furstenberg, 2010). For those attempting to pursue higher education, delaying marriage is largely the result of (and often intentionally so) taking the time necessary to gain educational credentials and work experience. These attainments, in turn, are also linked to having enough money—or the potential to make enough money—to establish a foundation upon which to build a

partnership or begin a family. This is an important part of the decisions young people make about when to partner and parent. Between 1960 and 1980, the median age at first marriage for young people leapt from age 20 to 23; by 2000, it had reached age 25; today, median age at first marriage for men is over 27, and for women, 26 (Cherlin, 2005; Furstenberg, 2010). The relationship pathway is also now often punctuated by cohabitation, both in the expectations and experiences of young people (e.g., Manning, Longmore, & Giordano, 2005; see also Giordano, Manning, Longmore, & Flanigan, in press). In 2009, about 25% of opposite sex couples under 34 were cohabiting (American Community Survey, 2009).

Early marriage and childbearing separate the destinies of young people. For young adults with fewer prospects ahead of them—those with the least education and lowest incomes—children come much sooner, and often before marriage or outside of partnerships altogether (Edin & Kefalas, 2005; Edin & Tach, in press; Furstenberg, 2007). For those in school, or who have the hope of higher education, these statuses are major impediments to finishing a degree or to training that can help ensure success in the labor market (see also Roksa, 2009). And yet, this research also suggests that having limited prospects—or the *perception* of limited prospects—in education and work may lead young people to parent earlier, especially among women, where children may be viewed as an alternative source of meaning in a world where there are few other sources of it.

Experiences in early adult life look very different for individuals depending on whether individuals have become parents, as becoming a parent changes how individuals relate to various social settings (e.g., families of origin, the labor market, higher education, local communities, schools and daycares). ***In mapping broad access, it is therefore imperative to understand dynamics related to parenthood.***

5. On each of the four fronts just described, young adults often have starkly different sets of options and experiences depending on family backgrounds and resources. We will return to this theme later. For now, let us consider the crucial role that family support plays in determining how young people fare through their 20s—and which also generates significant inequalities among young people. Parents in

the United States expend high levels of support to their young adult children—new data suggest about 10% of their annual household income, regardless of income level (see Wightman, Schoeni, & Robinson, 2010; see also Schoeni & Ross, 2005). This is money only, not other kinds of practical and emotional support. The fact that families at all income levels are essentially tithing is important because it shows that the support of young adults is not only a phenomenon among more privileged segments of the population; it is also now common among low-income parents too. However, it does reveal how drastically different the *amounts* of support are—10% of \$40,000, for example, is considerably different from 10% of \$200,000. The higher transfers in financially well-positioned families give a further boost to children who are already much better off going into adulthood, while the support extended in less well-positioned families is surely a strain. All of the media attention on coddled children leads us to focus more on those who are receiving significant parental support and to overlook those who are getting very little or none at all. And where broad access higher education is concerned, it is precisely these latter kinds of young people that we must have front and center in our view.

*6. Young people today are now more diverse than any of our nation's other age groups. They are more likely to be Black, Hispanic, immigrant, and multi-ethnic. They are also more likely to be foreign-born, a characteristic that in past generations was truer of families' oldest members. These shifts have prompted gross new inequalities in opportunities and experiences during the early adult years. **As a result, we have good reasons to be concerned about the limited or fragile connections that many members of these groups have to mainstream social institutions—especially higher education.***

The focus on the support that parents provide to young people in relatively privileged positions leads us to neglect the other end of the distribution: Those who come from fragile families, or families characterized by hardship, and those who are largely “disconnected” from both schools and the labor market, and who have little capital to get connected. For example, in 2000, 1 in 6 Americans between 18 and 24 were not enrolled in school or the military, or were working, and had no more than a high school diploma or equivalent; for Black, Hispanic, and Native Americans, that proportion is 1 in 4; for White

non-Hispanics it is 1 in 10 (Jekielek & Brown, 2005). The parallel figures based on the 2010 Census are not yet available, but those ratios have surely worsened in the last decade, and especially the last few years, amid the economic recession.

Even more concerning is the fact that men from these backgrounds are also far more likely to experience spells of imprisonment, especially in their early adult years. The most conservative estimates, which come from the U.S. Department of Justice, are that about 1 in 3 Black men and 1 in 6 Latino men are expected to go to prison during their lifetime—compared to 1 in 17 White men—if current incarceration rates remain unchanged (U.S. Department of Justice, 2003; see also Pettit & Western, 2004; Raphael, 2007). Among all American males in their twenties in 2008, 2% of Whites, 4% of Latinos, and 10% of Blacks were currently incarcerated (West & Sabol, 2009). These data highlight just how difficult the early adult experiences and circumstances of young Black and Latino men are in our nation.

These examples shout that new diversity of young people is crucial for us to understand as we explore the possibilities of broad access higher education—but also the serious challenges and limits of it—as we expand our target populations outward and debate just how far out those circles can and should be expanded.

Four Problematic Tendencies in How Scholars and the Public View the Early Adult Years

Four important tendencies lead us to misdirect our attention or take too myopic a view of young people today: (1) the grip of exploration and privilege; (2) the grip of the current economic recession; (3) the grip of the middle of the last century; and (4) the grip of people rather than the life period. *These all have significant implications for institutions of higher education, and for mapping the broad-access sector. We've got to unhook ourselves from these traps if we're to think in fresh new ways about higher education.*

The Grip of Exploration and Privilege

The first problematic tendency is the pervasive focus—in the media, among the public, and in the psychology of this life period—that these are years of great personal freedom and exploration, unlimited growth experiences, and plentiful choices. Even more, there is an assumption that these kinds of circumstances are widely shared and even constitute a new and universal stage of human development. Experiences like these may characterize the lives of young people in relatively privileged positions. But many of the trends described earlier should make it apparent that this is not the case for the majority of young people, including many young people who are middle class. While patterns of “delay” are widespread within the United States and in many parts of the world, the causes and consequences of delay are highly contingent on social class and other social factors, especially factors that extend far beyond individual milieu. Scholarship in this area should nurture a stronger “sociological imagination,” to use Mills’ (1959) term, by contemplating a more complete range of factors, from societal down to individual, that affect pathways into adulthood.

This is a major challenge as we contemplate broad access higher education, in that many young people simply do not have the resources, ability, or support to engage in exploration. In addition, the relationship between exploration and later outcomes does not seem like a perfectly linear relationship—that is, having too little exploration before locking into major decisions would seem a bad thing, but so too would having undirected, unbridled, and unending exploration. Intentional and time-bound exploration may be ideal. And a lot of that exploration happens in institutions of higher education, as young people are sorting out why they are in school and what they want to be when they “grow up.” Depending on the institution, some of its services and policies may permit exploration and some may squash it out—at least after some point, as students must finalize decisions about majors, make “timely” progress in programs, and the like. Institutions of higher education still (but necessarily so?) have strict adherence to clocks that also work against exploration (or, depending on one’s perspective, keep exploration in check).

The Grip of the Current Economic Recession

This second problematic tendency somewhat contradicts the first, but is nonetheless strong. Since late 2008, we have been so bombarded with messages about the economic recession that it often becomes the primary lens through which we understand many phenomena under study—including what’s going on with young people today. On the one hand, the fact that the recession has brought much attention to the circumstances of young adults is good. On the other hand, the recession has not suddenly produced these changes. Instead, it has exacerbated a set of patterns that were already in place. The economic downturn, however, has become a safe way for young people and their parents to explain delays in their progress—there is comfort in pointing to factors in the world “out there” rather than in oneself, especially if there is embarrassment, shame, or stigma attached to it. People understand that hard economic times alter individuals’ circumstances and resources, and these effects real. But we cannot make current economic decline the primary culprit for patterns that have been growing for decades.

And yet, for broad access institutions, the recession clearly is a serious force to be reckoned with, as young people and their families question whether a college degree is worth the investment; as they may get even more instrumental in their decision-making (e.g., in wanting more certain about what a degree will get them, and where a particular major will take them); and as they desire that degrees get completed faster rather than slower and demand that institutions guarantee it. The recession has also brought new kinds of students into our classrooms, traditional and “nontraditional” ages alike, and some institutions, especially broad access ones, are wrestling with how to respond. The recession has crippled budgets and left programs and services on the chopping block. The kinds of decisions that happen in times of retrenchment seem crucial for the fate of broad access higher education, especially if those decisions are not intentional, or are intentionally not focused on the more vulnerable students among us.

The Grip of the Middle of the Last Century

The third problematic tendency has to do with how much the middle of the twentieth century has clouded our thinking. One of the most significant problems both in the research literature and in public

judgments about young people is that the “delay” in adulthood is often measured against the 1950s. The strong post-World War II script for life is so indelible that it often remains the benchmark against which individuals judge themselves and others, even today. Yet in the larger historical picture, it is the postwar model—that time, and those cohorts—that is the aberration, both in opportunities and expectations.

We do our subject matter a great disservice when we continue to use what was an anomaly as the standard for assessing how much and what has changed. Our perspective would be much different—our questions, analyses, implications—if we stopped falling into the trap of the mid-20th century mindset and instead took a longer historical view, even back to the early decades of the 1900s, when, much like today, young people experienced a long period of “semi-autonomy” and scattered routes into adult life.

In evaluating and responding to the transition to adulthood today, we should worry less about departures from what was “normal” for previous generations, and worry more about understanding how this period of life and the people in it are affected by today’s social and economic realities. *In the case of broad access institutions, that means rethinking institutions of higher education in ways that both reflect the new kinds of young people before us and help them manage those realities once they leave. It also means thinking about people who are no longer young. The traditional 3-box (and largely male) model of the life course that emerged in the middle of the last century—rigidly separated into distinct and full-time periods of education, work, and leisure—is eroding. And yet our institutions and policies are based on those old models of education and work, and they are based on old models of life, only leave people vulnerable as they are subject to expectations that do not match how their lives look and feel.*

We would also do well to resist the impulse to focus so exclusively on the limitations or deficits of young people today, but to keep in mind the many positive changes that came with the second half of the last century and the many strengths of young people on which we should capitalize in mapping the possibilities of broad access higher education. As educators or professionals in higher education, we should also push ourselves to rethink how we do our work. It is not just “institutions” that resist change, but the people who lead and work in them.

The Grip of People rather than the Life Period

The final problematic tendency relates to the problem of focusing too much on the people now in early adulthood rather than the period itself. Yes, new kinds of young people now occupy this period of life and play important roles in reshaping it. But it is potentially more important to recognize that the period of life itself has been ruptured in fundamental ways. In focusing on the particular cohort of people now in their early adult years, we lose sight of larger social, economic, and demographic forces that have reconfigured this period of life. Those changes are not likely to go away as the next few cohorts file into early adulthood. In addition, it is important to remember that the early adult years are being rewritten alongside other periods of life, which are also being reconfigured. For example, what it means to be “middle aged” or “old” today—if we even admit that we become old—are also dramatically different from what they were a few decades ago. We must keep an eye on what changes in early adulthood mean for other periods of life, as well as how they reflect changes in the entire life course.

While we may naturally focus on young people as we map broad access higher education, we must also have people in middle and later life in our view too. Returning to school in midlife, however, poses unique challenges and demands different institutional and policy solutions, relative to young adulthood (e.g., the need to work full-time to have insurance, rules related to pensions and Social Security which assume continuous work, educational and occupational tracking, age biases against older students, social responses to older students, the “midlife squeeze” in work, parenting, and parent care, to name a few; Settersten & Lovegreen, 1998).

A Few Hallmarks of the Early Adult Years

This section highlights three larger hallmarks of early adulthood today. These three hallmarks have significant implications for skills and capacities that are necessary for success in early adulthood—particularly in *fostering positive social relationships and the ability to navigate social institutions, including institutions of higher education.*

The Need to Manage Uncertainty

The most important hallmark of early adulthood today is the significant uncertainty with which young adults must live because of at least three things: changing opportunity structures, limited support of the welfare state, and absence of normative controls and clear life scripts (for a European perspective, see Blossfeld, Klijzing, Mills, & Kurz, 2005). In such a climate, personal characteristics and resources (e.g., psychological and physical health; family socioeconomic status) become increasingly important in determining how young people fare (see also Shanahan, 2000). As a result, aggregate routes into adulthood have in the span of a few decades moved from being highly standardized to being highly individualized (for a broader discussion of the tension between standardization and individualization, see Macmillan, 2005). At the individual level, this idea meshes nicely with Arnett's (2006, p. 9) description of this life period as an "age of instability," because young people make "frequent changes of direction with respect to love, work, and education."

Individualization brings new freedom and flexibility to live in ways that align with personal interests and wishes. But it also brings a host of new risks, many of which are not known in advance. When individuals choose or find themselves on pathway not widely shared by others, or that are not reinforced in institutions or policies, they may lose important sources of support and find that their pathways—indeed, their very development and well-being—is prone to breakdown (see also Beck, 2000; Giddens, 2002). Atypical pathways leave individuals vulnerable as they move through social institutions or are subject to social policies based on models of life that no longer reflect the realities of the contemporary world. For young people, these risks are exacerbated by the fact that the world they know differs dramatically from that of previous generations, and this gap may be fertile ground for family tensions because parents' expectations may be out of touch with their children's desires or actual opportunities.

Most important here is that growing individualization carries implications for the competencies and skills needed for successful adult transitions. *The trend toward individualization means that young people are increasingly left to their own devices in determining the directions their lives will take. This only exacerbates the risks faced by young people from disadvantaged backgrounds. And it makes the wide array of student services and resources offered in higher education all the more important to successful outcomes—especially for vulnerable students.*

The Need for Fluid Self-Definitions

Adaptation in early adulthood, in particular, may be facilitated by being open and committed to the exploration of a range of “possible selves” and to experimentation of many kinds as long as it is not too deviant or unconventional (e.g., Oyserman, Bybee, Terry, & Hart-Johnson, 2004). The current social and economic climate of the early adult years may make it advantageous and even necessary for individuals to actively strive for fluid and dynamic self-definitions. That is, in such a climate, those individuals who can package themselves in multiple ways, and for multiple settings and people, will be in the best possible position to maximize their opportunities during a formative and risk-laden juncture. In this way, fluid self-definitions become a kind of “identity capital,” to use Côté’s (2000) phrase, for negotiating changing environments. This open hypothesis requires empirical data. But the ability of young people to package themselves in fluid ways fits well with Arnett’s (2006, pp. 8, 13) depiction of emerging adulthood as “the age of identity explorations” and “the age of possibilities,” as young people experiment in love, work, and education—at least those young people who have opportunities and resources to explore and who can see futures with possibilities, as noted above.

In being so instrumental and self-serving, however, fluid packaging for personal gain results in an unpleasant view of human relationships. It also raises questions about the authenticity of the self and carries dilemmas related to loyalty and commitment: If identity is understood to be so fluid, then what is at the core of the self? How can individuals manage to build “authentic” selves within climates that promote instrumentality? And what might instrumentality and questionable authenticity mean for the

nature of social attachments, loyalties, and commitments? Recent survey data show that young adults, relative to older age groups, consistently feel less loyalty toward virtually every institution and group considered (e.g., military, religion, ethnic/racial group, high school/college, country), with high levels of loyalty to family alone, and while they have become more cynical about other people, institutions, and society at large, they have not become more cynical about their own lives (John Templeton Foundation, 2005; see also Arnett, 2000). These, too, are important open questions and hypotheses for future research.

The Need for Interdependence

Achieving “independence” has been a, if not the, central marker of adulthood. Yet a more relevant milestone today might be the achievement of “interdependence.” That is, to compensate for uncertainties and the weak scaffolding provided by some families and welfare states, young people are finding it especially effective to build wider and stronger webs of relationships with other adults. These interdependent ties can foster development and provide a set of supports that can be activated as needed. At a deep level, mentoring is a primary example of the power that positive ties to adults can play in the lives of young people—especially for those who have fractured relationships with their parents, or parents who do not have the resources or skills to help their young adults. At a superficial level, interdependence can also powerfully affect outcomes via the “strength of weak ties,” to use Granovetter’s classic (1973) phrase, in which wide networks of loosely connected acquaintances provide access to precious opportunities and resources.

Unlike *dependence*, the notion advanced here with respect to *interdependence* is that it is not about completely relying on others for your own welfare, but is instead about both making and maintaining positive, healthy, reciprocal relationships. A mature perspective on relationships also demands that individuals accept the obligations and expectations that such social relationships entail. These relationship skills are increasingly important as both peer groups and institutional environments become more diffuse as individuals move beyond adolescence and high school. These social competencies, if established early, would also serve individuals well *throughout* life. At the same time, an

important aspect of the power of interdependence has to do with supportive and reciprocal relationships. Interdependence can also be negative and destructive when relationships are riddled with problematic behaviors and processes. Learning how to work through the challenges of relationships is an important part of adult life, as is knowing when and how to let go of troubled ones.

Yet if interdependence is now a necessary factor for success during this period, especially because institutional supports are fewer, then the most vulnerable of young people remain vulnerable. Disadvantaged young people have fewer resources to mobilize, and these kinds of skills are not likely to be reinforced in their social settings. For example, young people who already have decent social capital are more likely to have parents who know how to navigate educational institutions and job markets, access to other adults who can serve as mentors, and social networks that can connect them to opportunities and resources.

Disadvantaged young people may also be further disadvantaged if cultural norms emphasize the need to prove that one can make it *without* the help of others. For example, working-class parents are more likely to take a “hard knocks” approach to launching their children, but this strategy can be detrimental in today’s world (for illustrations, see Settersten & Ray, 2010b).

As we map broad-access higher education, we must contemplate how we can foster interdependence rather than independence. That’s a radical departure from how we now think as educators and parents. But it is perhaps the most important hallmark of adult life. Complete independence seems an illusion. And we may put our students and children at a disadvantage when we cling too tightly to it.

What Social Skills and Psychological Capacities Are Beneficial in Early Adulthood?

The trend toward individualization noted earlier means that young people are increasingly on their own in giving direction to their lives. This means that personal characteristics have become even more important in determining life outcomes. Below, several skills and capacities are raised that have relatively widespread applicability—as alternative and additional forms of “capital”—in negotiating the

complex passage to adulthood. *They are especially influential in facilitating positive social relationships and permitting young people to effectively navigate the institutions through which they move and access resources they need for success. And they seem especially important in higher education—as things that help ensure success coming in, and as things that result from experience in higher education and leave students better equipped coming out.*

Planfulness, Coupled with Flexibility

Personal plans become clearer and more differentiated as young people make their way into adulthood (Hill, Burrow, Brandenberger, Lapsley, & Quaranto, 2010). This process rests on learning individual strengths, limitations, and interests; identifying available options and ways to take advantage of them; and, most importantly, being able to set goals that are a good and realistic match to abilities—but also having a high degree of flexibility when things do not go as planned (e.g., Barabasch, 2006; Clausen, 1991; Devadason, 2008). Planfulness is shaped by input from parents, teachers, adult mentors, and peers. Research suggests that parenting styles and family socioeconomic status are especially associated with whether, what, and how individuals plan. As one moves further into adulthood, these processes are also heavily contingent on the other people with whom one’s life becomes intimately intertwined (e.g., spouse or partner, children).

Given the uncertainty of the early adult years, flexibility in plans and openness to new experiences seem especially pertinent. Times of rapid social and economic change can also suddenly alter one’s possibilities. Against such turmoil, even the best-laid plans may not come to fruition, which may make their dissolution difficult. Yet, in these very same times, precious opportunities may go to those who have planned well and carefully, and also anticipated alternatives. In many countries and populations, life itself, let alone a long and healthy one, cannot be counted on. The ethos of individualism in the United States, and the penetration of popular psychology into public consciousness, also seems to foster a greater focus on intentional self-development and “identity projects” than in many other countries.

Capacity for Intimacy and Close Social Relationships

A central task of the early adult years is also to be able to build intimate personal relationships characterized by trust, self-disclosure, closeness, commitment, and concern (e.g., Roisman, Master, Coatsworth, & Tellegen, 2004; Scharf, Mayssoless, & Kivenson-Baron, 2004). In some ways, achieving intimacy in relationships is often viewed as the gateway to adult development as relationships shift from dating as shared recreation to having or seeking relationships that are emotionally and physically intimate. The capacity for intimacy is not only relevant to romantic relationships, but also important for both forming and maintaining *all* types of relationships—which is, in turn, key to strengthening interdependence with others, as described earlier. Supportive social relationships are crucial for students in higher education setting, whether with peers in classrooms and learning communities, or with the professionals who work in them.

Intergroup Relationships

Given our diverse nation and world—and, as noted earlier, the fact that young people are the most diverse age group in the United States—individuals must be able to understand and relate to their own “group” as one of many subgroups in the larger society. More importantly, they must be open to and have relationships with members of *other* groups (e.g., Pettigrew & Tropp, 2006). Ideally, this involves processes that challenge, and ideally enlarge, one’s attitudes and feelings, as well as cultural knowledge. It involves valuing and seeking out difference, and actively wrestling with those differences, not simply interacting in ways that reinforce one’s starting point assumptions. And it rests on being embedded in diverse rather than homogeneous environments. In the United States, like other countries, some of the most pressing social issues relate to immigration and social inequality, and to the incorporation of people from different nations, of different races or ethnicities, and from different social classes (Carling, 2008). Having skills related to intergroup relationships should facilitate positive individual outcomes in many domains (e.g., work, education, relationships with peers and friends) and, in percolating up to the societal

level, create more harmonious and stable group relationships. *As we map broad access higher education, it seems crucial to foster these kinds of skills for students throughout their experience.*

Reflective Capacity and Developmental Regulation

Reflective capacity is about having good self-awareness and an ability to take the perspectives of others. It permits individuals to understand how their feelings and behaviors affect those of other people and involves taking these things into account before they act. These skills are central to forming healthy relationships of all kinds. These skills are also important to personal development in that individuals must critically analyze their own motives and experiences, and extract lessons to shape future goals, decisions, and behaviors. Much of adult life is also about failure and disappointment—about learning from and responding to failure and disappointment, and about living with the choices we make, including bad choices that cannot be reversed and may permanently sever future options. Some of what makes failure and disappointment so hard for young people is that it may be their first serious encounter with them. Experiencing failure and disappointment in the early adult years is important for getting more comfortable with them in subsequent adult life—and for better understanding one’s personal strengths and limits along the way.

Dynamics related to “developmental regulation” involve both the ability and need to harness one’s resources and exert control over the environment in the pursuit of developmental goals, and to exercise self-control and restrain one’s impulses in accordance with social norms (e.g., Heckhausen, 2000; McClelland, Ponitz, Messersmith, & Tominey, 2010; Shulman et al., 2009). These processes are necessary for successful performance in multiple adult roles, as individuals must acquire, allocate, or refine internal and external resources in targeted domains and take “compensatory” actions when resources are lost or decline. Yet the need for compensation may be especially challenging for young adults because they find it difficult to recognize that they *have* to compensate or because they get into trouble by *failing* to compensate—especially if they believe that needing to compensate is a sign of failure (e.g., Lerner, Freund, De Stefanis, & Habermas, 2001). *These kinds of reflective and regulatory skills*

seem especially important to nurture in the kinds of students we hope to better serve in broad access sector.

Self-Efficacy

Another important and related capacity is self-efficacy (e.g., Bandura, 1997; Lewis, Ross, & Mirowsky, 1999). This involves the individual's evaluation of his or her ability to organize and control functioning and manage future situations. Self-efficacy seems especially important in early adulthood because it affects aspirations, expectations, and achievements in education, work, social relationships, and other domains (Abele & Spurk, 2009; Koestner et al., 2006). Self-efficacy also seems important in handling disappointment in the face of foreclosed opportunities or failure, and it may increase tolerance for and foster persistence with setbacks. High levels of self-efficacy may also increase the investments and attachments that *other* people make or have in the individual, and low levels may instead have the opposite effect.

All of the skills and capacities I have noted above should foster adaptation and resilience in early adulthood. They may actually be things we hope to *come out of* experience in higher education, especially for vulnerable students who presumably have less of these *coming in*. For example, vulnerable youth who have few social resources on which to draw might be protected if they have some of these personal skills and capacities. Yet young people from more privileged backgrounds will have higher levels of support because of their socioeconomic status and better access to education in particular. These skills and capacities seem likely to be additional types of "capital" that complement and further protect those who already have access to other kinds of resources, thereby increasing inequalities among young people. But, to some degree, some of these seem like things that can be modeled and taught, bringing the hope of intervention.

Why Family Relationships Matter So Much for the Success of Young People in the United States

In the United States, the government and public place a high premium on personal responsibility and self-reliance (Hacker, 2006). It is up to young people and their families to take advantage of the opportunities they encounter or actively create, and to shoulder responsibility for problems that ensue as they navigate markets for education, jobs, and partners using whatever knowledge and resources they have acquired. That is, launching children into adulthood is taken to be a private issue that requires private solutions. As a result, stark inequalities are found in young people's experiences, depending on what parents can provide at this juncture or what they provided in the two prior decades. *That makes what happens in broad access higher education all the more important—and it leads to some of the heaviness that those working in these environments will feel in addressing the challenges that come with serving students who have decades of disadvantage behind them.*

This stage of life is creating some consternation for families, who have to adjust to the changing pace of adult transitions and feel strain in trying to help their youth get ahead. Indeed, American parents are now, more than at any time in recent history, being called upon to provide material and other types of assistance. This does not mean that they resent the support they give to their young adults. But it does bring strain, and many American parents are unprepared for just how much support their children will need as they move into and through the twenties.

Families with limited means are hard-pressed to find ways to support children, especially in a course of extended education for which they have little knowledge or funds. This occurs at the same time that their more privileged counterparts are allocating sizable amounts of resources to support their young adult children. Even middle-class families, who once seemed strongly positioned to invest in young adult children, are now experiencing new vulnerabilities amid the “Great Recession” that began in 2008. As the middle class shrinks and family incomes vacillate, families cannot offer the same set of resources to their children. Families on the low end of middle-income seem especially vulnerable—they have some, but not ample, resources, and their incomes are just enough to render them ineligible for government support.

The volatile economy has also exacerbated the challenges of young people who are already vulnerable going into adulthood—those whose skills and resources are less than adequate, whose family relationships are absent or fragile, or who have been attached to foster care, special education, or juvenile justice systems and are abruptly cut off from support when they reach the legal ages of adulthood (for a comprehensive review of the challenges of these populations, and programs and policies that affect them, see Osgood, Foster, & Courtney, 2010; Osgood, Foster, Flanagan, & Ruth, 2005). This is an important reminder of the fact that many young people do not have parents they can count on, or have parents with whom they have destructive or abusive relationships. We should not assume that the relationships between parents and young people are always positive and supportive; indeed, it may be these very relationships that place young people at risk. These vulnerable youth may continue to require social investments at a time when their advantaged peers receive sizable assistance from their families. For these populations, maintaining supports is an important priority, especially in times of economic hardship.

However, it has always been true that some youth do well and others do not, regardless of resources. Having resources is no guarantee of success, just as the absence of resources does not mean that young people are predestined to fail. But the presence of resources should foster positive outcomes in early adulthood. Resources may also buffer poor judgments and mistakes, which seem more perilous today as the safety nets on which post-World War II generations could rely (e.g., pensions and health insurance, steady work with benefits, company loyalty) are fraying. The significance of family support in ensuring the plight of young Americans—and the “arm’s race” of parenting and for success in the United States—have also introduced the presence of parents in higher education today.

The task of mapping broad access higher education, then, must have parents on it—both in how to capitalize on and harness the involvement of parents for students who have it, and in how to compensate for the lack of parent involvement for students who do not.

In political contexts that emphasize personal responsibility—like ours—those young people who can build stronger and wider connections to adults *other than their parents* also end up faring better (e.g., Rhodes, 2002). These relationships supplement or compensate for the expertise, guidance, and other

forms of support that parents can or cannot provide—reinforcing my earlier points about the power of interdependence. The presence of meaningful relationships with adults significantly bolsters school achievement, success in jobs, emotional maturity, and satisfaction with life, and keeps in check problematic behaviors such as substance abuse. Relationships with adults are also important in opening opportunities and resources by connecting young people to the larger and loosely connected social networks in which adults are embedded.

Strengthening Pathways into Adulthood through Social Institutions and Policies in the United States

Pathways into adulthood take place within multiple institutional contexts, and the investments that society makes in the institutions around young people and their parents are also crucial to the success of young people. The challenges of managing the early adult years cannot simply be “private troubles” that are to be managed with personal resources and strategies. They must instead be seen as “public issues” that require significant social investments. As the transition into adult life changes, so too must the social institutions and policies that serve or target young adults. There is often, however, a “structural lag,” to use Riley and Riley’s (1994) term, between changing lives and changing institutions. Behaviors change more rapidly than institutions, which lag behind the times.

As young people and their families struggle with the reality of a long and complex transition to adulthood, existing institutions and policies may need to undergo change and new ones may need to be created. A central challenge, then, is to determine which institutions are most important to a successful transition, which will reach the largest share of young adults in meaningful ways, and which are also most malleable or open to intervention? Three seem especially important: (1) community colleges; (2) settings that provide opportunities for civic engagement and service learning; and (3) the military (for further discussion, see Settersten & Ray, 2010a, 2010b, Settersten, 2005).

Community Colleges and Other Institutions

Community colleges are obviously a big part of broad access sector and are ideal institutions for investment. They touch large numbers and a wide variety of young people, serve many purposes, are flexible, and offer connections to a range of potential career paths. Yet community colleges have been undernourished, and are in need of support and reform. Four-year residential colleges and universities, in contrast, are the best example of a full-fledged social institution that shapes the lives of young adults—they provide shelter, directed activities, adult and peer support, healthcare, and entertainment. They are explicitly designed to bridge the family and the wider society and, increasingly, have been tailored to provide the sort of semi-autonomy that characterizes early adulthood.

Why not restructure community colleges to provide these same kinds of services? As also noted by Brock (2010), it is both an irony and a tragedy that already advantaged students in the most selective institutions of higher education are further wrapped in support, while those in the least selective institutions are provided little support. At the same time, it is also important to rethink the organization of four-year institutions—especially in addressing the gap between access to college, which has grown dramatically, and degree completion, which is very low. This gap sounds an important alarm about the viability of college for many young people, at least within institutions as they are now organized, and with the characteristics of students as they now are. Of course, the success of students in higher education rests on programs and policies that affect their performance in secondary and primary schools (for illustrations, see Bloom, 2010). ***There is also much we can do to similarly strengthen the experiences of students at struggling branches of public universities and at land grant institutions, which also seem important to target in mapping the broad access sector.***

Civic Engagement and Service Learning

Opportunities for civic engagement and service learning in schools and workplaces provide important networks and opportunities for young people to “take stock” of themselves and society, wrestle with social and political attitudes and values, explore their identities, build skills, contribute to their communities, and develop a larger sense of purpose beyond the pursuit of individual gain (Flanagan &

Levine, 2010; Flanagan, Levine, & Settersten, 2008). These can be built into or exist apart from formal educational and training experiences. For young people, the recent Edward M. Kennedy Serve America Act increases the numbers of slots in AmeriCorps programs; adds several new Corps and fellowships; increases the education award; adds flexibility to ways that young people can become engaged in service and balance other responsibilities; and targets the needs of low-income communities and prioritizes the inclusion of marginalized youth.

It is especially important to focus on marginalized youth because research has consistently pointed to the fact that youth from disadvantaged backgrounds have few opportunities to gain civic skills and be recruited into civic action. They are less likely to have parents who participate in community organizations, to have peers who are incorporated into mainstream institutions, to live in neighborhoods that are safe and include opportunities to be involved in the civic life of the community, and to have schools that have strong civic programming, teachers, counselors, and parent participation.

The Military

Another important institution to target is the *military*, which serves many young people, especially those who are not college-bound. For the majority who enter the military, it is not a second-chance institution but a first choice (Kelty, Kleykamp, & Segal, 2010). Whatever one's values, the military is the key institution outside of higher education that creates a strong pathway into adulthood. Like four-year residential colleges and universities, the military is designed to cultivate the futures of young adults by providing a setting in which they can live, work, and learn. These particular social arrangements are well suited to the needs of young adults because they couple expectations and demands with guidance, mentoring, and other resources to acquire skills and experiences that foster a sense of competence. The military, like national service programs, also provides a bridge from school to higher education or the labor force through mentoring, tuition credits, loan forgiveness, financial stipends, access to jobs, and health insurance.

These are all good examples of the need to establish clearer and more viable paths into adulthood for those who are not bound for four-year colleges and universities or who do not want to be. It is important to find opportunities to positively engage these young people and integrate them into mainstream social institutions. College is not the only route to a successful adulthood, but there are few other alternatives—and in our society, anything less than college is interpreted as failure. Youth with bachelor's degrees clearly have multiple advantages, but the “college for all” mentality does disservice to many youth who simply do not have the intellectual, motivational, and economic resources to complete a four-year (or more) program of higher education.

New institutions and policies are needed to match the new experiences of young people—or to offer new direction, as may also be the case (institutions and policies can be used to reward or penalize choices, or to open or close opportunities). The new provisions for health insurance for young adults in healthcare reform are a good example of a policy change that is a direct response to the times—the longer transition into adulthood has created a large group of young adults who were without health insurance coverage because their statuses did not match the assumptions of policies created in an earlier era (e.g., that by the age of 19 they would be engaged in full-time work that provided benefits *or* in full-time school with coverage through parents). According to recent estimates from the U.S. Department of Health and Human Services, 30% of Americans aged 19–25 have no health insurance.

FERPA (Family Educational Rights and Privacy Act), which protects the privacy of student records and allows parents limited rights to their student's education records, is also a good example of a policy that carries an assumption that college students and their parents are *legally independent* when the student reaches the age of 18—even though they are often *not independent* psychologically, socially, and/or economically. College administrators and faculty feel this tension acutely as they are unable to share information with parents about their students. One wonders whether policies like FERPA might, like insurance policies, also eventually be altered with the extended transition to adulthood, as well as basic definitions of “adult” status that are codified in many other laws and policies.

As another example, policies that make financial aid and scholarships dependent on full-time study seem likely to be questioned in the future as growing numbers of students combine work and school in various full- or part-time statuses, fluctuating over time in response to family, economic, and other concerns. The extraordinary growth in on-line programs—now in the mainstream, and even a part of elite colleges and universities—similarly reflects a growing need to reach beyond full-time students of “non-traditional” ages or circumstances.

Throughout the paper, I have already raised a number of ideas about how we might rethink institutions and policies related to higher education. And this will be our collective task at the conference.

As the storylines here clearly reveal, it is crucial to offer supports as youth make their way into adulthood. The impulse in Washington to focus so exclusively on early childhood is shortsighted. Young adults make and take extraordinarily consequential decisions and actions—not only related to educational, economic, and occupational attainments, but to the selection of intimate partners, marriage, and parenthood. One could argue, in fact, that the sheer number and density of experiences that accompany the transition to adulthood, and the degree to which this juncture also involves movement into and out of multiple social institutions, leave it unparalleled in its significance relative to other life periods—and in its power to shape the subsequent life course. And yet while so much is at stake, youth policies and programs, relative to those on early childhood, are slim and incoherent.

The time has come to think in bigger and more imaginative ways: *What might we want to do, if we could do anything, to build stronger routes into adulthood for all of our youth—and make a stronger collective investment in the future of our nation?*

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