

DRAFT PAPER FOR DISCUSSION

“Remaking College: Broad-Access Higher Education for a New Era”

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The Radically Altered Landscape of Early Adulthood: Implications for Broad-Access Higher Education

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The mission of this chapter is to place the task of “remaking education” within the context of a radically altered landscape of early adult life. This is the “bigger box” for mapping broad-access higher education because many of the challenges *and* opportunities in higher education today are tied to this changing landscape. The story here is one of a period of life that is being reorganized alongside the entire life course. It is a story of the skills and capacities that young people may now need to successfully navigate early adulthood and the institutions that frame it—the most important being higher education. This should trigger critical reflection on the primary goals of higher education, especially broad-access higher education, for remaking higher education ultimately hinges on its objectives.

A big part of the story about what’s happening with young people today is enmeshed with what’s happening in higher education. Higher education is a space where 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 of the accumulation of subsequent 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. This radically altered period of life seems not a fleeting moment but one that has been fundamentally changed and is here to stay. This only heightens its crises and demands swift and equally revolutionary approaches to intervention.

First, the chapter will highlight some major demographic shifts in “traditional” markers of adulthood, and also some problematic ways that scholars and the public think about the early adult years. It 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 seem to need for navigating it, especially if they are to build supportive social relationships and successfully navigate social institutions, including higher education.

Next, the chapter 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, the chapter points 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.

Six Radical Demographic Shifts in Transitions to Adulthood

The last half century has brought serious 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 co-residence 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 2011, the percentage of young adults aged 18- to 24-year olds who were classified as living with their parents was 59% for men and 50% for women, though this is also 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, 2011). For young adults aged 25- to 34-years old, 19% of men and 10% of women were classified as living with their parents. 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 15%; if they had not been living with their parents, their poverty rate would instead have been an estimated 43% (Rich, 2010; U.S. Census Bureau, 2011).

<Say more about implications for higher education.>

2. 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. This is most directly related to

the theme of the book. 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 (neither under- or over-matched) to the institutions they attend (Bowen, Chingos, & McPherson, 2009).

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, and nearly 60% plan to graduate with a 4-year degree (Aud, Hussar, Johnson, et al., 2012). 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 Educational Statistics (2008), high school dropout rates among students 16 to 24 years old in 2010 were 7% overall and 5%, 8%, and 15% for White, Black, and

Hispanic, respectively (Aud, Hussar, Johnson, et al., 2012). 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 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). Graduation rates for full-time first-time students at 4-year universities seeking a bachelor's degree are 59% within six years and 60% within eight. Only 37% of full-time students are graduating within the traditional four years (Knapp, Kelly-Reid, & Ginder, 2012). Graduation rates of African American and American Indian are even more alarming. Only 40% of young adults in those two racial/ethnic categories graduate within six years, compared to Asians, Whites, and Hispanics, who have rates of 70%, 62%, and 51% respectively (Knapp et al., 2012). The point is that “4-year” institutions are rarely offering 4-year degrees—or, perhaps more accurately, students in 4-year institutions are rarely finishing 4-year degrees. Even more important to acknowledge is that, after six years, one's chances of finishing are slim (Aud et al., 2010; Goldrick-Rab & Toksa, 2008). 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, and young people and their

families must more critically assess the student's chances of finishing as they deliberate college choices. This is not easy to do.

While "college for all" is a salient cultural message, it is important to realize that only 32% of young adults between ages 25 and 29 have a bachelor's degree today, and only 7% have graduate degrees (Aud et al., 2012). 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 2010 was living in poverty than the national average (18% versus 15%), and was particularly high for 18- to 24-year olds (21%)(DeNavas-Walk, Proctor, & Smith, 2011). *<Say more about implications for higher education.>*

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 (Cherlin, 2005; Furstenberg, 2010). In 2010, the median age at first marriage for men had jumped to over 28, and for women, 26 (U.S. Census Bureau, 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, 2012). 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. <Say more about implications for higher education.>*

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. *<Say more about implications for higher education.>*

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 (U.S. Census Bureau, 2010). 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 2010, 15% of young adults aged 18 to 24 were not enrolled in school or the military, not working, and had no more than a high school diploma or equivalent, a 3.4% increase since 2000 (Wight, Chau, Aratani, Schwarz, & Thampi, 2010). Black, Native American, and Hispanic young adults are more likely to fall into this category than their White and Asian counterparts, with rates of 24%, 29%, 20% respectively for the first three and 12% and 7% for the latter two. These percentages are all carried by men, not women.

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 twenty-something American males 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.

<Say more how the recession has strained (and also provided opportunities for?) higher education institutions and students—and broad-access institutions and students in particular. See National Student Clearinghouse Report.>

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. <Say more about implications for higher education.>

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; Jovic & McMullin, 2011). <Say more about implications for higher education.>

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.*

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.*

<Say more about implications for higher education.>

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.

<Say more about implications for higher education.>

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. <Say more about implications for higher education.>

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. *<Say more about implications for higher education.>*

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. *<Say more about implications for higher education.>*

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. <Say more about implications for higher education.>*

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. <Say more about implications for higher education.>*

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. *<Say more about implications for higher education.>*

Why Family Relationships Matter So Much for the Success of Young People in the U.S.

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.

<Say more about implications for higher education.>

Strengthening Pathways into Adulthood through Social Institutions and Policies

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) online and other non-traditional methods of instruction at all institutions; (3) 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

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, by design, *in loco parentis* institutions that provide extensive wrap-around services—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 better resource community colleges so that they, too, can provide a similar range of protective 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 and experience deeper cuts. 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).

Four-year institutions are clearly not exempt from having to rethink their mission and impact in a new era. Even more, they should not be held as the “gold standard” against which other types of institutions should be judged. As the contributions of this book attest, four-year institutions are just one category of a wide range of institutions of higher education. To think in fresh ways about “remaking college,” we must not allow ourselves to be blinded by “traditional” institutions, curricula, and modes of learning. 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. <Say more about implications for higher education.>

Online and Other Non-Traditional Methods of Instruction in Higher Education

<e-campuses, MOOCs, etc. Decide how much to foreshadow here, given that others will be focused on these topics.>

Settings of 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.

<Say more about application to higher education.>

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. *<Say more about implications for higher education. Note how military service intersects with higher education through ROTC and through veteran's benefits. In the decades after World War II, veteran's benefits diminished. But they have now been significantly increased, including the provision of more generous educational benefits.>*

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).

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. 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 education* is shortsighted. So much is at stake, youth policies and programs, relative to those on early childhood, are slim and incoherent. What might we want to do, if we could do anything, to build the higher education experiences of young adults, and even of adults in midlife and beyond? What would it take to it make more possible the “lifelong” learning we so often hear espoused?

Final Points for Discussion and Conclusion

- An outdated model of the life course continues to lie beneath the organization of higher education. It assumes that education is heavily front-loaded and that, by and large, once you’ve got it up front you’re good to go for the long haul. While this inoculation approach may have worked in an earlier time, it seems ill suited to the world today. The rigid clockwork of the life course that we once knew is now dead. We see it in work careers, family life, retirement transitions, etc. Hallmarks of the life course today are instead discontinuity and highly individualized pathways. Disparate pathways into higher education are mirrored in the life course as a whole. Lives are now messier. They are also longer, leaving more time to allocate experiences in new ways.
- The institution of education very much organizes our views of adulthood. We think of school as a place to *get ready* for adulthood. If you are young and in school, even in graduate school, you are viewed as being in a role that sets you apart from adulthood—until you get a credential. To be

adult *is* to be out of school is to be adult. We need to think in whole new ways about how to revamp higher education—who it serves, what it does (or is meant to do), etc. How can educational institutions do a better job at helping people see or envision pathways? “Broad-access” is also not just about SES, but also about age—even though the majority of students starting at community colleges and 4-year institutions are still 18 years old.

- Other contradictions: institutions of higher education require that parents’ income be used to determine financial aid, they assume that parents are providers (it is extraordinarily hard to become “emancipated” from parents when you are in college), etc. And yet, it is clear that for many broad-access sector students, parents may not be a crucial part of the picture. Institutions start with a rather privileged view of parental support, and a rather positive view of parental relationships, that is not accurate across-the-board.
- The kinds of institutions we create must be both response to the kinds of people who are moving through them and they must somehow capitalize on (and not penalize people for) the constraints and uncertainties they face in their lives and in the world around them.
- Broad-access institutions seem in their very nature to be built on the need to help people work with the messiness of their lives, whether for circumstances that are of their own doing or that are not. They are meant to help them manage further future risks. That makes the task of architecting broad-access institutions a very messy business of its own. But I would also encourage us to think not just of the deficits of the people we serve but also of their strengths.
- For traditional age students: We cannot transform higher education without engaging involved parents (or, in the case of broad-access, engaging parents who may not have the skills or knowledge to help young people navigate college, even if they are involved).

- We often treat students (of any age) as individuals, yet they are embedded in larger constellations of family and other relationships that foster or constrain their experiences in higher education. Institutional processes and policies have to recognize these interdependencies—especially in broad-access environments. This is true of younger and older students alike. The interdependent ties may simply be of different types (for younger: parents, perhaps spouses or children; for older: spouses, children, perhaps parents). We are rarely autonomous agents. Our independencies help us along *and* hold us back. They are part of our “choice sets.”
- Accounting for the past: We cannot transform higher education without being attentive to students’ trajectories *before* higher education (or, in the case of broad-access, to what may *not* have come before in equipping students with the capacities and guidance they need to succeed). This goes for students of any age. How we relate (or can relate) to institutions of higher education is inherently different depending on the other we hold.
- Projecting the future: In higher education, we reference the goal of improving the future outcomes of individuals. But our real focus is rather immediate—on a credential and a job or better wage in the labor market. Herein lies a dilemma. Are we really equipping them with skills and capacities that will have broad applicability and durability? Are the degrees or credentials students are getting truly gateways to long-term opportunity?
- We know that strategic exploration is important for students—in finding institutions, majors, degrees, and jobs that are a good match to who they are, how they learn, and where they want to go in the future. And yet, many policies actively discourage it (e.g., time limits in locking into majors, finishing degrees, transfer credits). Unbridled exploration is also costly. This is a serious tension. Students often do not know in advance what it is they want to do—plus, they have been told that that is precisely what higher education is for. Why do we expect students to have their lives in neat tidy packages when adult life is anything but neat and tidy? What could we do to

permit more flexibility? Again, this is an important question for students of any age. Indeed, because older students have an even shorter time horizon in front of them, these tensions are exacerbated—there isn't time (or money) to “waste” in school, and there may not be much time left to reap the benefits of these investments.

- The problem of information: whether there is a lack of information; whether what information available is helpful; whether we are delivering information in the right way. Would students behave differently (and in the “right” directions for them) if they had more or better information? We cannot assume that students know what they want; that it can be applied in an unpredictable world; or that it can be applied in their own lives.
- The problem of information also relates to the value of education. We have to think beyond earnings. Is what we're “selling” just a credential that gives them more leverage on a job market? Are the tradeoffs only to be judged by getting jobs or higher wages? There other kinds of non-economic tradeoffs come with higher education (e.g., health, civic engagement, parenting strategies and parental investments in child development).
- The problem of men: most of the crisis stories about early adulthood are about men, not women: high school and college drop out, unemployment, being “disconnected” (not in school, work, or the military), etc. We cannot improve higher education without addressing the problem of men.

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