What's Going on with Young People Today? The Long and Twisting Path to Adulthood

Richard A. Settersten Jr. and Barbara Ray

Summary

Richard Settersten and Barbara Ray examine the lengthening transition to adulthood over the past several decades, as well as the challenges the new schedule poses for young people, families, and society.

The authors begin with a brief history of becoming an adult, noting that the schedule that youth follow to arrive at adulthood changes to meet the social realities of each era. For youth to leave home at an early age during the 1950s, for example, was "normal" because opportunities for work were plentiful and social expectations of the time reinforced the need to do so. But the prosperity that made it possible for young adults of that era to move quickly into adult roles did not last. The economic and employment uncertainties that arose during the 1970s complicated enormously the decisions that young adults had to make about living arrangements, educational investments, and family formation.

The authors next take a closer look at changes in the core timing shifts in the new transition—the lengthening time it now takes youth to leave home, complete school, enter the workforce, marry, and have children. They stress that today's new schedule for attaining independence leaves many families overburdened as they support their children for an extended period. The continued need to rely on families for financial assistance, the authors say, exacerbates the plight of young people from a variety of vulnerable backgrounds. It also raises complex questions about who is responsible for the welfare of young people and whether the risks and costs newly associated with the early adult years should be absorbed by markets, by families, or by governments.

Settersten and Ray stress that the longer transition to adulthood strains not only families but also the institutions that have traditionally supported young Americans in making that transition—such as residential colleges and universities, community colleges, military service, and national service programs. They emphasize the need to strengthen existing social institutions and create new ones to reflect more accurately the realities of a longer and more complex passage into adult life.

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ecoming an adult has traditionally been understood as comprising five core transitions—leaving home, completing school, entering the workforce, getting married, and having children. Recent research on how young adults are handling these core transitions has yielded three important findings that contributors to this volume will explore in the pages to come. First, both in the United States and in many European countries, the process of becoming an adult is more gradual and varied today than it was half a century ago.1 Social timetables that were widely observed in that era no longer seem relevant, and young people are taking longer to achieve economic and psychological autonomy than their counterparts did then. Experiences in early adulthood now also vary greatly by gender, race and ethnicity, and social class.

Second, families are often overburdened in extending support to young adult children as they make their way through this extended process. In the United States, in particular, parents contribute sizable material and emotional support through their children's late twenties and into their early thirties. Such flows are to be expected in more privileged families, but what is now striking are the significant flows—and associated strains in middle-class families at a time when families themselves have become increasingly stressed or fractured. The heavier reliance on families exacerbates the already precarious plight of young people from a variety of vulnerable backgrounds.2 It also raises complex questions about who is responsible for the welfare of young people and whether markets, families, or governments should absorb the risks and costs associated with the early adult years.

Third, there is a mismatch between young people making the transition to adulthood today and the existing institutional supports, including residential colleges and universities, community colleges, military and national service programs, work settings, and other environments. The policies, programs, and institutions that served young adults a half-century ago no longer meet the needs of youth today, either in the United States or Europe, and are based on assumptions that do not reflect the realities of the world today.³

These findings point to the need to strengthen the skills and capacities of young people on the path to adulthood as well as to improve the effectiveness of the institutions through which they move.

Together, these three findings point to the need to strengthen the skills and capacities of young people on the path to adulthood and to improve the effectiveness of the institutions through which they move. Although some of the broad changes we describe are taking place in Canada and some Western European nations, as well as in the United States, the factors that explain them, the consequences of and responses to them, and the national histories in which they are embedded are often unique. For these reasons, we focus most of our attention on the story at home, in the United States. Because our aim is to provide an overview of changes and challenges in the contour and content of the early adult years, we focus on the larger story at

the expense of more nuanced ones, which are told in the topic-focused articles that follow. We begin with a brief history of becoming an adult in the United States. We then take a closer look at a few particularly important shifts—in leaving the family home, in completing schooling, in securing work, in marriage and childbearing, and in the provision of family support. We close by illustrating the need to buttress or reform social institutions in light of a longer and more complex passage to adulthood.

Becoming an Adult: A Brief History

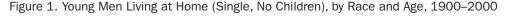
During the first few decades of the twentieth century, the period known as "adolescence" was relatively brief. By their late teens, only a small fraction of the population was still in school, and most men had begun to work. While many left their natal homes early, surprisingly high shares of men and women nonetheless remained at home for a while, as we will later see, and marriage and childbearing did not happen immediately. As the century progressed, however, growing proportions of young people had formed families by their late teens or early twenties. The Great Depression slowed the timing of family formation, but by the end of World War II, marriage and childbearing took place almost in lockstep with the conclusion of schooling. In the postwar boom that followed, highpaying industrial jobs were plentiful, and a prosperous economy enabled workers with high school degrees (or less) and college degrees alike to find secure employment with decent wages and benefits. Between 1949 and 1970, the income of earners in the lower and middle brackets grew 110 percent or more, while the income of those in the top brackets rose between 85 percent and 95 percent.4

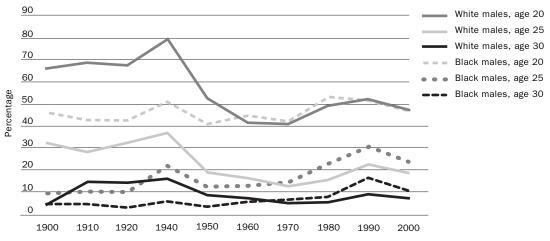
These stable jobs made it possible for couples to marry and form families at young ages.

By the 1950s and 1960s, most Americans viewed family roles and adult responsibilities as being nearly synonymous. For men, the defining characteristic of adulthood was having the means to marry and support a family. For women, it was getting married and becoming a mother; indeed, most women in that era married before they were twenty-one and had at least one child before they were twenty-three. By their early twenties, then, most young men and women were recognized as adults, both socially and economically.

In some ways, adult transitions today resemble those before industrialization, during the late nineteenth and early twentieth century, when the livelihoods of most families were bound to farms and agricultural jobs rather than the job market. Becoming an adult then, as now, was a gradual process characterized by "semi-autonomy," with youth waiting until they were economically self-sufficient to set up independent households, marry, and have children. There are important differences, however, in the ways young people today and in the recent and more distant past define and achieve adulthood.

How do Americans today define adulthood? To seek an answer, the MacArthur Research Network on Transitions to Adulthood developed a set of questions for the 2002 General Social Survey (GSS), an opinion poll administered to a nationally representative sample of Americans every two years by the National Opinion Research Center.⁵ The survey asked nearly 1,400 Americans aged eighteen and older how important it was to reach certain traditional markers to be considered an adult: leaving home, finishing school, getting a fulltime job, becoming financially independent from one's parents, being able to support a family, marrying, and becoming a parent.





Source: Adapted from data compiled in Elizabeth Fussell and Frank F. Furstenberg Jr., "The Transition to Adulthood during the Twentieth Century," in *On the Frontier of Adulthood: Theory, Research, and Public Policy,* edited by Richard A. Settersten Jr., Frank F. Furstenberg Jr., and Rubén G. Rumbaut (University of Chicago Press, 2005), pp. 29–75.

Today, more than 95 percent of Americans consider the most important markers of adulthood to be completing school, establishing an independent household, and being employed full-time—concrete steps associated with the ability to support a family. But only about half of Americans consider it necessary to marry or to have children to be regarded as an adult. Unlike their parents' and grandparents' generations, for whom marriage and parenthood were prerequisites for adulthood, young people today more often view these markers as life choices rather than requirements, as steps that complete the process of becoming an adult rather than start it.

Definitions of adulthood also differ markedly by social class. For example, Americans who are less educated and less affluent give earlier deadlines for leaving home, completing school, obtaining full-time employment, marrying, and parenting. Around 40 percent of those in the bottom third of the economic distribution said that young adults should marry before they turn twenty-five, and onethird said they should have children by this age. Far fewer of the better-off respondents pointed to the early twenties, and about onethird of them said that these events could be delayed until the thirties.

Some important new realities underlie these definitions. First, becoming an adult today usually involves a period of living independently before marriage, even though growing shares of young people are staying at home longer or returning home later on. Second, the early adult years often involve the pursuit of higher education, as a decent standard of living today generally requires a college education, if not a professional degree. Third, 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 in getting there. Fourth, as a consequence of these changes, marriage and parenting now come

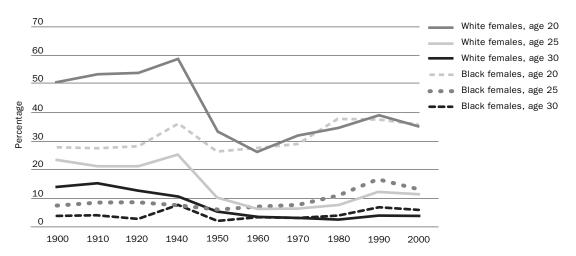


Figure 2. Young Women Living at Home (Single, No Children), by Race and Age, 1900-2000

Source: Adapted from data compiled in Elizabeth Fussell and Frank F. Furstenberg Jr., "The Transition to Adulthood during the Twentieth Century," in On the Frontier of Adulthood: Theory, Research, and Public Policy, edited by Richard A. Settersten Jr., Frank F. Furstenberg Jr., and Rubén G. Rumbaut (University of Chicago Press, 2005), pp. 29-75.

significantly later in the life course. Finally, on each of these fronts, young adults often have starkly different sets of options and experiences depending on their family backgrounds and resources. Young adults today are also more likely to be black, Hispanic, immigrant, and multi-ethnic than any other of the nation's age groups. 6 They are also more likely to be foreign-born, a characteristic that in past generations was truer of families' oldest members. These shifts, too, have prompted new inequalities in early adult life.

Living Independently

The post-World War II script for life left such an indelible mark that it often remains the benchmark against which individuals judge themselves and others, even today. Yet the postwar model was something of an aberration then as now. Families of the 1950s and 1960s did many things differently from their predecessors, including launching themselves into adulthood at very early ages. This is apparent in figures 1 and 2, which show the

proportion of men and women (single and without children) living with their parents at the ages of twenty, twenty-five, and thirty from 1900 to 2000, and table 1, which adds a recent data point, 2007.

In 1900, roughly one-third of white men aged twenty-five were living at home with their parents—two and a half times the share in 1970.⁷ By 2000, the share living at home was one-fifth; by 2007, it had increased to onefourth. Since the 1970s, black men have lived more often with parents than their white peers at both ages twenty-five and thirty. Figures 1 and 2 show that during this period women have tended to leave home earlier than men, and, as we show later, cohabit or marry earlier as well.

It might be tempting to infer from these figures that Americans have now returned to a more "normal" pattern of delayed homeleaving. That inference, however, would miss the important and often unique conditions

Table 1. Percentage of Young Adult Men and Women Living with Parents, 2007, by Race

	Men			Women			
	All	White	Black	AII	White	Black	
Age 20–24	43.0	42.9	45.2	38.0	37.0	40.8	
25–29	19.8	18.9	24.8	15.9	14.6	20.0	
30–34	10.1	9.5	14.6	7.9	7.3	11.4	
At age 20	54.0	54.3	54.6	48.1	47.2	51.5	
At 25	26.3	25.5	30.2	21.4	20.1	25.1	
At 30	12.1	11.4	18.4	9.7	8.8	13.7	
At 35	7.5	6.8	12.1	6.1	5.8	9.5	
At 40	5.8	5.8	7.5	4.4	4.0	7.7	

Source: Authors' computations, 2007 American Community Survey, U.S. Bureau of the Census.

that every historical era presents. To leave home quickly in the 1950s was "normal" because opportunities were plentiful and social expectations of the time reinforced the need to do so. At the turn of both the twentieth and twenty-first centuries, greater proportions of young people stayed at home longer than those who came of age at mid-century because they faced distinctive social and economic conditions of their own.

Carrying the picture forward to 2007, table 1 shows the proportion of black and white young adults, at different ages, who live with their parents. The trends in co-residence with parents evidenced in figures 1 and 2 have made dramatic leaps.8 In every age bracket men are more likely than women to live with parents. Black men live with parents more often than white men, and more often than white and black women, at every age. Black women more often live with parents than do white women, again at every age. The share living with parents is particularly high for men and women in their early twenties, spanning 43 to 50 percent depending on the group, although proportions fall as the

age rises. At each five-year mark—from age twenty, to twenty-five, to thirty—percentages are cut in half. Yet even at the ages of thirty-five and forty, between 4 and 12 percent of adult children live with their parents, depending on the group.

Comparisons between native-born whites and blacks overlook the very sizable group of young people from other ethnic and immigrant populations who live at home. In 2008, among young men and women aged eighteen to twenty-four across ten distinct immigrant groups, second-generation youth (those born in the United States to foreign-born parents) are consistently more likely to be living at home than first-generation or so-called 1.5generation youth (those who arrived at age thirteen or older, or age twelve or younger, respectively).9 Immigrants of the second generation are more likely to live at home than native-born blacks and especially whites, and some groups show very high rates of homestaying (for example, between 64 and 75 percent of young adults from Indian, Dominican, Chinese, Filipino, and Salvadoran/Guatemalan backgrounds live at home).

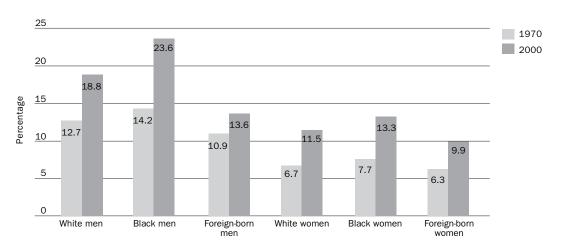


Figure 3. Share of Men and Women Aged Twenty-Five Living with Parents, 1970 and 2000

Source: Adapted from data compiled in Elizabeth Fussell and Frank F. Furstenberg Jr., "The Transition to Adulthood during the Twentieth Century," in *On the Frontier of Adulthood: Theory, Research, and Public Policy,* edited by Richard A. Settersten Jr., Frank F. Furstenberg Jr., and Rubén G. Rumbaut (University of Chicago Press, 2005), pp. 29–75.

Although residential independence has been and continues to be one of the markers of attaining adulthood in the United States, particularly among native-born youth, recent downturns in the economy may create pressure on families to house adult children. Growing numbers of young people have also been staying at home while enrolled in school or to make ends meet while working. ¹⁰

For women, it was not until the 1960s that large numbers began to live on their own before marriage, thus creating a critical "hiatus" (as sociologist Frances Goldscheider has called it) that allowed women to become more fully integrated into the paid labor market and college classrooms. ¹¹ By 1970, the share of twenty-year-olds who were living on their own before marrying was more than double that for both white men and women at the turn of the century. ¹² As we show later, marriage was becoming less urgent and desirable for a host of reasons, and when young people did not marry, they still considered moving out and living on their own—and

women *en masse* did so for the first time. During this era, housing was also inexpensive, and staying with parents humiliating.

Figures 3 through 6 demonstrate how much has changed in just a generation or so. These snapshots show that in 1970, only 13 percent of white males were living with their parents at age twenty-five, compared with 19 percent in 2000. Only about 10 percent were living on their own or with roommates in 1970, compared with one-third in 2000. Most profoundly, nearly seven in ten were married in 1970, compared with only one-third by 2000. The trend, then, has been for men to move out of their parents' homes, but not into marriages or even cohabitation; by contrast, the proportion living with parents has grown only modestly. Trends are similar for women and for those of other racial and ethnic groups at age twenty-five. Half as many black men, for example, were living at home with parents in 1970 as in 2000. Likewise, the share married at age twenty-five in 1970 was triple that in 2000.

1970 33.3 2000 30 29.2 <u>2</u>5 25.0 23.4 Percentage 22.5 20 19.4 15 16.8 10 10.4 9.9 9.6 5 5.9 4.7 0 White men Black men Foreign-born White women Black women Foreign-born women men

Figure 4. Share of Men and Women Aged Twenty-Five Living Independently, 1970 and 2000

Source: Adapted from data compiled in Elizabeth Fussell and Frank F. Furstenberg Jr., "The Transition to Adulthood during the Twentieth Century," in *On the Frontier of Adulthood: Theory, Research, and Public Policy,* edited by Richard A. Settersten Jr., Frank F. Furstenberg Jr., and Rubén G. Rumbaut (University of Chicago Press, 2005), pp. 29–75.

It is clear that the emergence of a period of independent living—despite more recent social concerns about young people staying at home longer or returning home later—is one of the most profound changes in the experiences of young adults in the past several decades. ¹³ This significant shift coincides with a few other major transformations in the early adult years, including the rising demand for, and attainment of, advanced education, to which we now turn.

The Rising Demand for Education

Higher education has flourished in all post-industrial and emerging post-industrial societies. Once reserved for the elite, a college education is now a necessity for both men and women who want access to good jobs. Education and training are more valuable than ever because jobs are less secure and work careers have become more fluid. The demand for education and training has increased relentlessly over the past four decades, and the economic returns to education have grown in recent years, even after

the higher costs of getting an education are taken into account.¹⁴

Young adults have heard the message loud and clear: to get ahead, one needs a college degree. And, in fact, today's young adults are better educated than any previous generation in the nation's history. Yet many youth are also floundering badly. Approximately eight in ten high school seniors plan to attend some form of college or training after high school. 15 But even high school dropout rates are high: among people sixteen to twenty-four years old in 2006, high school dropout rates were 9.3 percent overall and 5.8 percent, 10.7 percent, and 22.1 percent for whites, blacks, and Hispanics, respectively.¹⁶ More disturbing estimates suggest that as many as three in ten ninth graders today will not graduate from high school four years later; for Hispanics, blacks, and Native Americans, the figures hover around a disturbing five in ten.¹⁷

"College for all" may be a salient cultural message, but only one-quarter of young

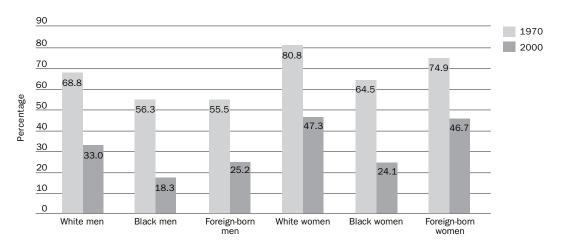


Figure 5. Share of Married Couples Aged Twenty-Five Living Independently, 1970 and 2000

Source: Adapted from data compiled in Elizabeth Fussell and Frank F. Furstenberg Jr., "The Transition to Adulthood during the Twentieth Century," in On the Frontier of Adulthood: Theory, Research, and Public Policy, edited by Richard A. Settersten Jr., Frank F. Furstenberg Jr., and Rubén G. Rumbaut (University of Chicago Press, 2005), pp. 29-75.

adults between the ages of twenty-five and thirty-four have a bachelor's degree today, and only 5 percent have graduate degrees.¹⁸ Popular perceptions to the contrary, these shares have not changed significantly in the past three decades. The breakdown of degree holders has changed, however, by gender and by race and ethnicity. Women have now surpassed men in college graduation rates and in educational attainment generally. 19 Asians are most likely to have bachelor's degrees or higher, followed by whites. Hispanics are least likely. Only 9 percent of Hispanics between the ages of twenty-five and thirtyfour had a bachelor's degree in 2005. Asians are four times more likely than Hispanics to have a bachelor's degree. 20 Among whites, the share with a bachelor's degree is 27 percent; among blacks, the share is 15 percent.²¹

It is telling that only 40 percent of those who enter four-year institutions earn degrees within six years—and the rest are unlikely ever to earn degrees, as six years is generally understood to be the point of no return.²²

The children of parents who have themselves graduated from college are far more likely to have both the skills and the resources to enter and complete college. Although six in ten students whose parents have college degrees finish college in four years, only about one in ten students whose parents lack college degrees finishes in four years.²³

The gap between young adults' high aspirations for college and their low graduation rates sounds an important alarm. Youth who are ill-prepared for the rigors of higher education may start school, but they are also more likely to have unclear plans and inadequate skills, veer off course, cycle in and out, or drop out altogether.²⁴ The growth of the "nontraditional" student (one who is older, working, or parenting) is also a key reason why it now takes longer to get a "fouryear" degree.²⁵ Youth who have dropped out of four-year colleges or who are not seeking four-year degrees often find their way to community colleges. In his article in this volume, Thomas Brock explores the formidable

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White men

30 1970 25 27.9 2000 15 10 9.3 5 2.0 2.0 0.8 4.6 0.0 3.0 0.5 5.4 0.8 3.7

Figure 6. Share of Singles With Own Children Aged Twenty-Five Living Independently, 1970 and 2000

Source: Adapted from data compiled in Elizabeth Fussell and Frank F. Furstenberg Jr., "The Transition to Adulthood during the Twentieth Century," in *On the Frontier of Adulthood: Theory, Research, and Public Policy,* edited by Richard A. Settersten Jr., Frank F. Furstenberg Jr., and Rubén G. Rumbaut (University of Chicago Press, 2005), pp. 29–75.

White women

Black women

Foreign-born

women

Foreign-born

men

challenges these students and these institutions now face.

Black men

More worrisome is the plight of young adults who have no education beyond high school and who are largely disengaged from social institutions and economic life—schools, the labor market, and the military. In 2005, even before the current recession and during the height of the Iraq war, roughly three in ten white men between ages sixteen and twenty-four with only a high school degree were not in school, in the military, or at work. For young black men, the proportion is staggering: more than half were not in school, in the military, or at work.

Of even more concern is the high probability that poorly educated men, particularly black men, will be imprisoned in early adulthood. Economist Steven Raphael estimates that 90 percent of black male high school dropouts in California aged forty-five to fifty-four have histories of imprisonment.²⁷ Other studies

using national data have found similar, but lower, probabilities of imprisonment.²⁸ The most conservative estimates, from the U.S. Department of Justice, though nonetheless startling, are that about one in three black men and one in six Latino men are expected to go to prison during their lifetime—compared with one in seventeen white men—if current incarceration rates remain unchanged.²⁹ Among all American men in their twenties in 2008, 1.5 percent of whites, 4 percent of Latinos, and fully 10 percent of blacks were incarcerated.³⁰ These are very high rates of incarceration for all groups, but far higher for blacks than for others. These data highlight just how difficult the adult experiences and circumstances of black and Latino men are, particularly for those with the least education, for whom risks grow in the late adolescent and early adult years.

Getting Ahead Gets Harder

The prosperity that made it possible for young adults to move quickly into adult roles

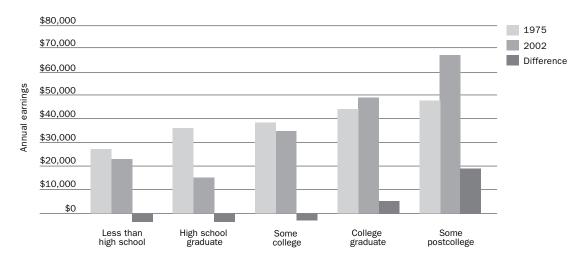


Figure 7. Earnings of Men Aged Twenty-Five to Thirty-Four, by Education Level, 1975 and 2002

Source: Adapted from data compiled in Sheldon Danziger, "Earning by Education for Young Workers: 1975 and 2002," *Data Brief* 17 (Philadelphia: MacArthur Network on Transitions to Adulthood, 2004). Earnings adjusted for inflation.

continued for several decades after World War II. During the 1970s, however, wages stagnated and inflation rose. The manufacturing sector that had been the backbone of the middle class and had ensured lives of relative security for the working class crumbled. For the next thirty years, wages for workers without college degrees stagnated, and the pensions and benefits that they had once enjoyed began to vanish. Globalization increased competition, markets became internationalized, and new technologies spread networks and knowledge.³¹ All these forces gave rise to new economic and employment uncertainties that now complicate young adults' decisions about living arrangements, educational investments, and family formation.

At mid-century a high school degree was enough to establish a solid standard of living; today not even a college degree guarantees success. As shown in figure 7, young men (aged twenty-five to thirty-four) with a high school degree or less earned about \$4,000

less in 2002 than in 1975 (with earnings adjusted for inflation).³² Men with some college also lost ground, earning about \$3,500 a year less in 2002 than in 1975. College graduates made gains, but the big winners were men who had completed at least some graduate school, whose earnings grew by about \$19,000.³³ And even small gains, of course, have significant effects on lifetime earnings.

Over the past quarter-century, the earnings of women, unlike those of men, have risen (see figure 8). Figures 7 and 8 indicate that women's earnings have grown faster than those of men—although men have continued to outearn women. In part because women's wages were much lower to start, their average earnings have remained well below those of men. In 1975, a female high school graduate earned about 46 percent as much during the year as a male; by 2002, she earned 62 percent as much. As with men, the most educated women saw the largest earnings gains. Finally, for each group (except those with

\$50,000 1975 \$45,000 2002 \$40,000 Difference \$35,000 Annual earnings \$30,000 \$25,000 \$20,000 \$15,000 \$10,000 \$5,000 \$0 Less than High school Some College Some graduate graduate high school college postcollege

Figure 8. Earnings of Women Aged Twenty-Five to Thirty-Four, by Education Level, 1975 and 2002

Source: Adapted from data compiled in Sheldon Danziger, "Earning by Education for Young Workers: 1975 and 2002," *Data Brief* 17 (Philadelphia: MacArthur Network on Transitions to Adulthood, 2004). Earnings adjusted for inflation.

some graduate-level education), the share whose earnings were below poverty levels (about \$19,000 for a family of four in 2002) was greater in 2002 than in 1975.

Having an income—or at least the ability to earn an income—has always been a precursor to being independent and taking on adult roles, such as marrying and settling down. In 1969, only about 10 percent of men in their early thirties had wages that were below poverty level. By 2004, the share had more than doubled. Women fared a little better over the same time span, but nearly half were still earning poverty-level wages by their midthirties.³⁴ Overall, the share of young adults in 2005 living in poverty was higher than the national average.35 Given these and a host of other new economic vulnerabilities, it is perhaps not so surprising that by age thirty, only half as many young adults in 2005 as in 1960 had achieved all the traditional markers of adulthood—particularly marriage and parenthood.³⁶

Delaying "I Do"

Young adults today take a different view of marriage than their counterparts did in times past.³⁷ Whereas once couples came together to build a life together, today couples build their own lives separately and then marry. Because acquiring educational credentials and work experience—a key part of the foundation to be built before marriage—takes time, it is no surprise that young adults are delaying marriage. Between 1960 and 1980, the median age at first marriage for young people rose from twenty to twenty-three; by 2000 it had reached twenty-five.³⁸ Today, median age at first marriage for men is over twenty-seven, and for women, twenty-six.³⁹ These are extraordinary leaps.

Young adults, however, are hardly celibate while they build that foundation. Advances in contraception and reproduction rights have left women and couples with greater control over fertility and fewer risks associated with premarital sex. Views on the acceptability of living together before marriage have also

Table 2. Percentage of Young Adult Men and Women, Single and Never Married, 2007, by Race

	Men			Women			
	All	White	Black	All	White	Black	
Age 20–24	88.0	87.3	92.5	79.6	78.0	89.9	
25–29	58.9	55.8	73.8	47.0	42.2	71.4	
30–34	35.8	33.0	52.4	27.3	22.8	52.9	
At 20	95.2	95.0	97.0	91.1	90.7	96.2	
At 25	70.6	68.0	82.5	58.4	54.6	78.5	
At 30	43.8	41.4	49.2	33.3	29.0	50.8	
At 35	27.8	25.4	42.5	21.1	16.7	43.0	
At 40	21.5	19.2	34.2	16.1	12.5	34.6	

Source: Authors' computations, 2007 American Community Survey, U.S. Bureau of the Census.

become more positive. Fifty years ago, very few couples lived together before marrying; today, more than half of first marriages are preceded by cohabitation, a trend that shows no signs of abating.⁴⁰ About half of high school seniors say that they plan to cohabit as couples before they marry.⁴¹

For young adults with fewer prospects ahead of them—those with the least education and lowest incomes—children often come before marriage. Nearly 40 percent of all first births occur before marriage, and the vast majority of these premarital births are to young adults who have not attended, much less completed, college. 42 The risk of divorce is also consistently highest for couples who marry earliest. Sixty percent of those who marry before age eighteen will be divorced by age thirty-four. Forty percent of those who marry by age twenty will not make it to their tenth wedding anniversary, compared with roughly 25 percent of those who wait until twenty-five.⁴³

For those who bemoan the demise of marriage, there is heartening news. Young adults may be postponing marriage, but they are not

abandoning it altogether. By age thirty-four, seven in ten have tied the knot.44 At the same time, the proportions of young people who are single and have never married, by age and race, are striking, as shown in table 2.

In 2007, men in every age bracket through age thirty-four were more likely to be single and never-married than women. Black men and black women were consistently more likely to be single and never-married than whites, with Hispanic men and women falling in between. As the table shows, the proportions of single and never-married people drop by age for all groups, although less dramatically for black men and women than for whites. In their early thirties, more than half of black men and women are single and never-married. Even later, at age forty, sizable proportions of men and women, and especially black men and women, are still single and never-married. The percentages of people who have never married, and who are intentionally childless, are higher now than at any other time in American history—and policy makers have not yet begun to anticipate the future social ramifications of this profound fact.⁴⁵

The Crucial Role of Families and Social Relationships

Both the government and the general public in the United States place a high premium on personal responsibility and self-reliance. 46 The prevailing "sink or swim" philosophy leaves it 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 their own knowledge and resources.

Stark inequalities therefore exist in the skills, resources, and opportunities of young people, depending on what parents can provide during their children's third decade and what they provided in the first two decades. To understand these inequalities, one need only look at the financial supports that parents provide to their young adult children. U.S. data from 1988—seemingly outdated but the best available over a long time span—showed that parents spent about one-third of the total cost of raising a child from birth to age eighteen again between eighteen and thirty-four. This support included the provision of material assistance (in the form of housing, food, and educational expenses) and direct cash assistance, although support diminished as adult children grew older. 47 Even more striking, children from families in the top quarter of the income distribution received at least 70 percent more in material assistance than children in the bottom quarter.

One can safely assume that these outlays have only increased dramatically since those data were collected in 1988. A 2005 update of that study, based on parents of youth aged eighteen to twenty-one, shows that, regardless of income, parents are spending 10 percent of their annual incomes to help their young

adult children. All families are thus devoting similar proportions of their resources to their young adult children, although the amounts they spend are obviously drastically different (10 percent of \$40,000 is considerably different from 10 percent of \$200,000). The higher transfers in financially well-positioned families give a further boost to children who are already better off going into adulthood.

This expensive new stage of life is creating some consternation for families that have to adjust to the changing pace of adult transitions. For the most privileged young adults—those who receive ample support from their parents—the new, extended path to adulthood is a time of unparalleled freedom: freedom to proceed directly through college, travel or work for a few years, or perhaps participate in community service, and then enter graduate or professional school. Relatively few Americans, however, have this good fortune. Youth from less well-off families shuttle back and forth between work and school or combine both while they gradually gain their credentials; they wait for jobs that can support the families they wish to start or perhaps have already started; and they feel little control over their lives.

More than at any time in recent history, then, parents are being called on to provide material and other types of assistance to their young adult children. A century ago, it was the other way around: young adults typically helped their parents when they first went to work, particularly if they still lived together. Now, many young adults continue to receive support from their parents even after they begin working. The exceptions seem to be in immigrant families, where young adult children stay in the parental home and feel strong obligations to help support parents. ⁴⁸

The challenges of a longer transition to adulthood pose chronic dilemmas for families with limited means that must find ways to support their children, especially in a course of extended education. Of course, 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 is no guarantee of failure. But having additional resources would surely seem to foster positive outcomes in early adulthood. Resources may also soften the consequences of poor judgments and mistakes, which seem more perilous today as the safety nets on which post-World War II generations could rely—pensions and health insurance, steady work with benefits, company loyalty—are fraying.

The weakened position of families in the current volatile economy exacerbates the challenges to populations 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 long been in foster care, special education, or juvenile justice systems only to be abruptly cut off from support when they reach the legal ages of adulthood, eighteen or in some cases twenty-one.⁴⁹ Most supports for these youth now end at age eighteen—a time when, as noted, their more advantaged peers are continuing to receive sizable assistance from their families of origin. For these populations, maintaining supports is an important priority, even—or especially—in times of economic hardship.

Even middle-class families that once seemed strongly positioned to invest in young adult children may now be experiencing new vulnerabilities amid the "Great Recession" that began in 2008. As the middle class shrinks

and family incomes fluctuate from year to year in an uncertain economy, families cannot offer the same set of resources to their children.⁵⁰ Families on the low end of middleincome seem especially vulnerable—they have some, but not ample, resources, and their incomes are just high enough to make them ineligible for government support.

Young people who can build stronger and wider connections to adults other than parents (for example, teachers and adult mentors) also end up faring better than those who do not. Especially for those young people with limited or absent relationships with their parents, relationships with other adults are invaluable in replacing or compensating for the support that their parents cannot or do not provide. 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.⁵¹ Relationships with adults other than parents are also important in opening opportunities and resources by connecting young people to the larger and loosely connected social networks in which these adults are embedded.⁵²

In the United States, the solutions for managing this extended transition are, to a great degree, private ones, made possible by whatever social connections or resources young people and their parents happen to have or can create. But the transition takes place within multiple institutional contexts, and the investments that society makes in the institutions around young people and their parents are also important. These supports are particularly important for families that are unable to extend help because of limited resources or because they lack the knowledge and skills to help their children move forward.

Beyond Personal Solutions: Strengthening Social Institutions

As the transition to adulthood evolves, so too must society's institutions. As young people and their families struggle with the new reality of a longer and more demanding pathway into adult life, existing institutions may need to change and new ones may have to be developed. Which institutions are most important to a successful transition, which will reach the largest share of young adults in meaningful ways, and which are most open to intervention and reform? We highlight three institutions: community colleges, service learning programs, and the military.

As young people and their families struggle with the new reality of a longer and more demanding pathway into adult life, existing institutions may need to change and new ones may have to be developed.

Community colleges are an ideal target for intervention. These two-year colleges 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 they are seriously in need of support and reform if they are to meet the needs of youth in transition to adulthood. Four-year residential colleges and universities, by contrast, provide a perfect example of how a social institution can successfully address the needs of young adults—by providing shelter, directed activities, adult and peer support,

health care, and entertainment. Explicitly designed as a bridge between a student's family and the wider society, four-year colleges have increasingly been tailored to provide the sort of semi-autonomy that characterizes early adulthood. In his article on community colleges in this issue, Thomas Brock notes the irony that the most selective institutions of higher education take the most capable students and wrap them in support, while community colleges are the least selective institutions and provide the least support.

Community colleges, however, can be restructured to provide these same kinds of services. The Obama administration has already recognized the important role that community colleges can play in strengthening the skills and opportunities of youth who do not or cannot go on to four-year colleges. It has proposed \$12 billion in additional funding, with the goal of graduating 5 million more community college students by 2020. It also aims to forge tighter links between community colleges and employers.

The second institution, service learning programs in schools and workplaces, provides important networks and opportunities for young people to "take stock" of themselves and of 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.⁵³ For young people, the new Edward M. Kennedy Serve America Act (PL 111-13) increases the numbers of slots in AmeriCorps programs and adds several new corps and fellowships. It also increases the education award and adds flexibility in how young people can get engaged in service and balance service with their other responsibilities. Finally, it targets the needs of low-income

communities and prioritizes the inclusion of marginalized youth.54

Targeting marginalized youth is especially important because research has consistently shown that youth from disadvantaged backgrounds have few opportunities to gain civic skills and be recruited into civic action. They are much 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 civic life; and to attend schools that have strong civic programming, teachers, counselors, and parent participation.⁵⁵ National service can serve as an important bridge to jobs, not only in building job-related skills and experience, but also in fostering connections to adult mentors, social networks, and organizations.

The third institution, the military, also serves many young people. For the majority of enlistees, the military is not a second-chance institution, but a first choice—though it too is in need of significant reform. 56 Still, the military, like four-year residential colleges and universities, is designed to shape the futures of young adults by providing a setting in which they can successfully live, work, and learn. By coupling expectations and demands with guidance, mentoring, and other resources, military service helps young adults acquire skills and fosters a sense of competence. Like national service programs, it also provides a bridge from school to higher education or the labor force by providing tuition credits, loan forgiveness, financial stipends, access to jobs, or health insurance and other benefits.

By strengthening community colleges, service learning programs, and military service, the

nation can establish clearer and more viable paths into adulthood for those who are not college bound and engage these young people positively in social institutions. College is not the only route to a successful adulthood, but alternatives are few and must be improved. Although youth with a bachelor's degree clearly have multiple advantages, the "college for all" mentality does a disservice to many young adults who simply do not have the intellectual, motivational, and economic resources to complete a four-year (or more) program of higher education.

These are but a few examples of the existing institutions that must be reformed or buttressed in response to the longer and more complex transition to adulthood today. And because this new, lengthened transition is not a passing phenomenon and is likely to grow yet more complicated, it may be necessary to create new institutions, especially ones that can better support middle- and working-class families alongside populations that have traditionally been viewed as socially or economically disadvantaged. The inability to reform existing institutions and create new ones carries significant costs for young people, their families, and our society.

Although many policy makers in Washington are now focused on programs designed for the early years of a child's life (the critical "zero to three" years), it remains important to offer supports as youth make their way into adulthood. Without discounting the importance of services in infancy and early childhood, we stress that young adults make and take exceedingly consequential decisions and actions that carry strong and cumulative effects—on schooling, work, marriage, and parenthood—over the many decades of life ahead. Only by continuing or increasing investments in young people after the age of

eighteen can policy makers implement the supports needed to make the road to adulthood less perilous.

The Good with the Bad

Much of the media attention and public debate on the subject of the changing transition to adulthood start from the assumption that something is wrong with young people today as they take longer to "grow up," that the "fault" is of their own doing. To counter that assumption, we have pointed to some of the large cultural, economic, and demographic forces that have altered the landscape of the early adult years and complicated young people's efforts to leave home, finish school, look for jobs, find partners, and start families.

We would be remiss, however, in not acknowledging that we see some benefits to the way this period of life is being shaken up and to the more varied pathways to adulthood that young people are adopting as a consequence. The rigid three-part model of life (education-work-retirement) through which men born in the first half of the past century marched lockstep, has loosened. So, too, have the family constraints known to those same cohorts of women. ⁵⁷ Educational attainment has expanded dramatically, and a college education is now within reach for many. Many young people now have more time to build their skills and earn credentials,

to pursue activities meant for personal growth, to experience multiple jobs, and to experiment in romantic relationships before they settle in.

As we have noted, the story of the changing transition to adulthood is not just one of privileged youth versus underprivileged youth—that is, those who have the luxury to use the early adult years for exploration versus those who have limited opportunities, inadequate personal resources, or fragile family circumstances. It is also a story of the middle class, which is increasingly losing institutional support at precisely the same time as it takes on the heavy burden of supporting young people in the face of dwindling public resources.

Of some things we can be certain. Little about education, work, and family life today comes close to what past generations have known. In some ways life is better, in some ways it is worse, but in most ways it is different. Societies have not yet become fully aware of, or begun fully to address, the ramifications of the longer and more varied transition into adult life. Social institutions, much like young people and their families, are without a clear script for a new era and need to be refashioned to better reflect the times. Finally, for most young people, whether by choice or by circumstance, adulthood no longer begins when adolescence ends.

Endnotes

- 1. See Hans-Peter Blossfeld and others, eds., Globalization, Uncertainty, and Youth in Society (New York: Routledge, 2005); M. Corijn and Erik Klijzing, eds., Transitions to Adulthood in Europe (London: Kluwer Academic Publishers, 2001); Frank F. Furstenberg Jr., ed., "Early Adulthood in Cross-National Perspective," Annals of the American Academy of Political and Social Science (London: Sage, 2002); Anne H. Gauthier, ed., "Becoming a Young Adult: An International Perspective on the Transitions to Adulthood," European Journal of Population 23, nos. 3-4 (October 2007); Cynthia B. Lloyd, ed., Growing Up Global (Washington: National Academies Press, 2005); Richard A. Settersten Jr., Frank F. Furstenberg Jr., and Rubén G. Rumbaut, eds., On the Frontier of Adulthood: Theory, Research, and Public Policy (University of Chicago Press, 2005).
- 2. For illustrations, see On Your Own without a Net: The Transition to Adulthood for Vulnerable Populations, edited by D. Wayne Osgood and others (University of Chicago Press, 2005).
- 3. For illustrations, see Richard A. Settersten Jr., "Social Policy and the Transition to Adulthood," in On the Frontier of Adulthood, edited by Settersten, Furstenberg, and Rumbaut (see note 1). Richard A. Settersten Jr., "Passages to Adulthood," European Journal of Population 23, nos. 3-4: 251-72.
- 4. Robert Frank, Falling Behind: How Rising Inequality Harms the Middle Class (University of California Press, 2007).
- 5. Information about the MacArthur Research Network on Transitions to Adulthood can be found at: www. transad.pop.upenn.edu.
- 6. Rubén G. Rumbaut and Golnaz Komaie, "Young Adults in the United States: A Mid-Decade Profile" (Philadelphia: MacArthur Network on Transitions to Adulthood, September 2007).
- 7. Ibid.
- 8. It is important to note, however, that the data source for the recent update differs from the continuous data source for the century-long view found in figures 1 and 2. The 2007 data point comes from the American Community Survey of the U.S. Bureau of the Census, available through the Integrated Public Use Microdata Series (IPUMS), whereas the 1900-2000 data points come from the decennial Census, which is also available through IPUMS. Because the data sources are different, and because the leaps from 2000 to 2007 are in some cases rather large, we have not added the 2007 data point directly to the figure. Instead, we use the 2007 data source as a window into the contemporary context until the 2010 decennial Census data are available.
- 9. Rubén G. Rumbaut and Golnaz Komaie, "Immigration and Adult Transitions," Future of Children 20, no. 1 (2010), pp. 43-66.
- 10. See On the Frontier of Adulthood, edited by Settersten, Furstenberg, and Rumbaut (see note 1); see also Sheldon Danziger and Cecelia Rouse, eds., The Price of Independence: The Economics of Early Adulthood (New York: Russell Sage Foundation, 2007).
- 11. Frances K. Goldscheider and Calvin Goldscheider, "Moving Out and Marriage: What Do Young Adults Expect?" American Sociological Review 52 (April 1987): 278-85. Women in the 1930s also worked, largely to support their parents during the Depression and later to support the country in the war effort in the

- 1940s. With prosperity following the war, they would leave the workforce for homemaking. Their absence from the workforce in large numbers was once again a blip on the historical radar. Furthermore, African American women had always worked.
- 12. These early trends toward greater independence at the cusp of the twenties were similar for black men and women, with one exception. Black men and women were more often becoming parents (married or not).
- 13. For more information on this topic, see Michael Rosenthal, *The Age of Independence: Interracial Unions, Same-Sex Unions, and the Changing American Family* (Harvard University Press, 2007).
- 14. Lisa Barrow and Cecilia Rouse, "Does College Still Pay?" Economist's Voice 2, no. 4 (2005): 1-8.
- 15. National data show that between 85 and 93 percent of high school graduates plan to pursue college degrees, and all but 10 percent of them enroll in postsecondary education. See Charles Adelman, "The Toolbox Revisited: Paths to Degree Completion from High School through College" (Washington: U.S. Department of Education, Office of Educational Research and Improvement, 2006); U.S. Department of Education, National Center for Education Statistics, *The Condition of Education 2004*, NCES 98-013 (Washington: U.S. Government Printing Office, 2004). See also Barbara Schneider and David Stevenson, *The Ambitious Generation* (Yale University Press, 1999).
- 16. "Dropouts" are those who are not enrolled in school and who have not earned a high school diploma or equivalent credential, such as a GED. See the National Center for Education Statistics, *Digest of Education Statistics*: 2007 (Washington: National Center for Education Statistics, 2008). Some dropouts will, of course, go on to receive a GED. See Dan Bloom, "Programs and Policies to Assist High School Dropouts in the Transition to Adulthood," *Future of Children* 20, no. 1 (2010): 89–108.
- 17. Fifty-eight percent of Hispanics, 55 percent of African Americans, and 51 percent of Native Americans graduate from high school. Gates Foundation, "Diplomas Count" (Seattle: Bill and Melinda Gates Foundation, 2008). The Gates method results in higher estimates.
- 18. Rumbaut and Komaie, "Young Adults in the United States" (see note 6).
- 19. Claudia Goldin, Lawrence F. Katz, and Ilyana Kuziemko, "The Homecoming of American College Women: The Reversal of the College Gender Gap," *Journal of Economic Perspectives* 20 (Fall 2006): 133–56. For women, gains in education were particularly dramatic in the final few decades of the past century. For example, the share of women completing college by age thirty-five quadrupled for those born between 1940 and 1975; for men, it rose by 50 percent.
- 20. Rumbaut and Komaie also emphasize that, for most adult transitions, the differences between native-born whites and blacks are often more narrow than the gap between Asians, on the upper end, and Hispanics, and especially Mexicans and Puerto Ricans, on the lower. This is especially true where educational attainment is concerned.
- 21. Rumbaut and Komaie, "Young Adults in the United States" (see note 6).
- 22. Sara Goldrick-Rab and Josipa Roksa, "A Federal Agenda for Promoting Student Success and Degree Completion" (Washington: Center for American Progress, 2008). Also, the methods of calculating dropout rates vary across studies, and therefore studies often arrive at slightly different figures.
- U.S. Department of Education, National Center for Education Statistics, 2001 Baccalaureate and Beyond Longitudinal Study (Washington: NCES, 2002), table II.11.

- 24. See Thomas Brock, "Young Adults and Higher Education: Barriers and Breakthroughs to Success," Future of Children 20, no. 1 (2010): 109-32.
- 25. Maria Fitzpatrick and Sarah E. Turner, "Blurring the Boundary: Changes in Collegiate Participation and the Transition to Adulthood," in *The Price of Independence*, edited by Danziger and Rouse (see note 10).
- 26. The numbers are significantly underestimated because the tallies exclude those who are sent to prison. The reasons for the disparity between black and white young men are many, and include a very different set of advantages and blocked opportunities. While lack of education is a common obstacle for both white and black men who are struggling to get started in life, black men have the added burden of racism, greater social isolation in inner cities, and an all-too-tempting drug and gang trade that quickly fills the void of lost jobs.
- 27. Steven Raphael, "Early Incarceration Spells and the Transition to Adulthood," in The Price of Independence, edited by Danziger and Rouse (see note 10).
- 28. For example, Becky Pettit and Bruce Western, "Mass Imprisonment and the Life Course: Race and Class Inequality in U.S. Incarceration," American Sociological Review 69 (2004): 151-69.
- 29. Department of Justice, Bureau of Justice Statistics, "Prevalence of Imprisonment in the U.S. Population, 1974–2001," Special Report, August 2003, NCJ 197976 (www.ojp.usdoj.gov/bjs/pub/pdf/piusp01.pdf).
- 30. Heather C. West and William J. Sabol, "Prison Inmates and Mid-Year 2008," Special Report, NCJ 225619, Department of Justice (Washington: Bureau of Justice Statistics, March 2009).
- 31. Blossfeld and others, eds., Globalization, Uncertainty, and Youth in Society (see note 1).
- 32. Of course, this difference also reflects the fact that education has also been inflated: a high school graduate was at a lower percentile in the educational distribution of the population in 2002 than in 1975.
- 33. Sheldon Danziger, "Earnings by Education for Young Workers, 1975 and 2002," Data Brief 17 (Philadelphia: MacArthur Network on Transitions to Adulthood, November 2004).
- 34. Ibid.
- 35. Rumbaut and Komaie, "Young Adults in the United States" (see note 6). In 2005, 14.9 percent of young adults aged eighteen to thirty-four were in poverty, by government standards. The national poverty rate in 2005 was 12.6 percent. Women were more likely than men to live in poverty (17.7 percent versus 12.1 percent).
- 36. Ibid.
- 37. Andrew Cherlin, "American Marriage in the Early 21st Century," Future of Children 15, no. 2 (2005): 33-55. See also Frank Furstenberg, "On a New Schedule: Transitions to Adulthood and Family Change," Future of Children 20, no. 1 (2010): 67-87.
- 38. Ibid.
- 39. Ibid.
- 40. Suzanne Bianchi and Lynne Casper, "American Families," Population Bulletin (December 2000).

- 41. Wendy Manning, Monica Longmore, and Peggy Giordano, "The Changing Institution of Marriage: Adolescents' Expectations to Cohabit and Marry," Working Paper 2005-11 (Bowling Green, Ohio: Center for Family and Demographic Research, Bowling Green State University, 2005). These plans vary slightly by religion (far fewer from more religious backgrounds plan to live together), and by education. Among women aged twenty-two to forty-four in 2002, roughly 69 percent with a high school degree or less had ever lived together compared with 46 percent among college-educated women. U.S. Department of Health and Human Services, "Fertility, Family Planning, and the Health of U.S. Women: Data from the 2002 National Survey of Family Growth" (Hyattsville, Md.: National Center for Health Statistics, 2006).
- 42. See Furstenberg, "On a New Schedule" (see note 37).
- 43. Centers for Disease Control, "Probability of First Marriage Disruption by Duration of Marriage and Wife's Age at Marriage," Advance Data 323 (Atlanta: CDC, May 31, 2001), table 3.
- 44. Rumbaut and Komaie, "Young Adults in the United States" (see note 6).
- 45. See Furstenberg, "On a New Schedule" (see note 37).
- 46. Jacob Hacker, *The Great Risk Shift* (Oxford University Press, 2006). For a cross-national description of different types of welfare states, see Karl Ulrich Mayer, "Whose Lives? How History, Societies and Institutions Define and Shape Life Courses," *Research in Human Development* 1, no. 3 (2003): 161–87. On welfare states and the transition to adulthood, see Settersten, "Social Policy and the Transition to Adulthood" (see note 3).
- 47. Robert Schoeni and Karen Ross, "Material Assistance from Families during the Transition to Adulthood," in *On the Frontier of Adulthood*, edited by Settersten, Furstenberg, and Rumbaut (see note 1). Adult children are financially supported by parents through their twenties. The network's study using 1988 data found that amounts drop off after age twenty-two, but even at age thirty, young adults received about \$1,600 from their parents in the previous year. Data from the Youth Development Survey at the University of Minnesota also show that even at age twenty-nine to thirty, 13 percent of respondents received at least some economic support (covering living expenses) from their parents, a drop from 20 percent at age twenty-five to twenty-six, and 39 percent at age twenty-three to twenty-four (Jeylan Mortimer, personal communication). This general trend is echoed in new international evidence, which shows significant declines in economic self-sufficiency among youth in Belgium, Canada, Germany, Italy, the United Kingdom, and the United States from the mid-1980s through 2000. See Lisa Bell and others, "A Cross-National Survey of Trends in the Transition to Economic Independence," in *The Price of Independence*, edited by Danziger and Rouse (see note 10).
- 48. See Rumbaut and Komaie, "Immigration and Adult Transitions" (see note 9).
- 49. For American illustrations across a wide range of vulnerable populations, see *On Your Own without a Net*, edited by Osgood and others (see note 2). See also D. Wayne Osgood, E. Michael Foster, and Mark E. Courtney, "Vulnerable Populations and the Transition to Adulthood," *Future of Children* 20, no. 1 (2010): 209–29.
- 50. Peter Gosselin, *Hire Wire: The Precarious Financial Lives of American Families* (New York: Basic Books, 2009).

- 51. Jean Rhodes and Sarah Lowe, "Mentoring in Adolescence," in Handbook of Adolescent Psychology, edited by Richard Lerner and Lawrence Steinberg (Hoboken, N.J.: Wiley), 152-90.
- 52. Mark Granovetter, "The Strength of Weak Ties," American Journal of Sociology 78, no. 6 (1973): 1360-80.
- 53. See Constance Flanagan and Peter Levine, "Civic Engagement and the Transition to Adulthood," Future of Children 20, no. 1 (2010): 159-79. See also Constance Flanagan, Peter Levine, and Richard A. Settersten Jr., "Civic Engagement and the Changing Transition to Adulthood," Working Paper (Boston: Tufts University Center for Information and Research on Civic Learning and Engagement, 2009).
- 54. Ibid.
- 55. Ibid.
- 56. See Ryan Kelty, Meredith Kleykamp, and David Segal, "The Military and the Transition to Adulthood," Future of Children 20, no. 1 (2010): 181-207.
- 57. Richard A. Settersten Jr., "The New Landscape of Adult Life," Research in Human Development 4, nos. 3-4: 239-52.