Chapter 2
Transition to Adulthood, Parental Support, and Early Adult Well-Being: Recent Findings from the Youth Development Study

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Abstract This chapter addresses the diversity of the transition to adulthood and the significance of this variation for early adult well-being; the circumstances and consequences of parental support during this period; psychological vulnerability during the transition to adulthood; and finally, institutional changes to facilitate youth's transition from school to work. Recent findings are reported from the Youth Development Study, a longitudinal prospective study of a community sample of 9th graders, followed through their mid-thirties. These findings suggest that pathways of transition to adulthood that reflect the timing and sequencing of role configurations marking adult status influence both health and socioeconomic attainment; that parental financial and residential support provides critical scaffolds and safety nets as youth navigate the increasingly prolonged transition to adulthood; and that unemployment, and the ensuing financial dependence it brings, can threaten youth's self-efficacy. The considerable work-related difficulties faced by young people who start, but do not finish, college indicates the need for both greater support to help students complete 4-year college degrees and the upgrading of community college and vocational certification programs to encourage more youth to enter these institutions and obtain these alternative credentials.

Richard Settersten (Chap. 1) has characterized the transition to adulthood as an objective and subjective phenomenon, with multiple challenges confronting young people as they strive to attain the "big five" objective markers of adulthood as well as a secure identity as an adult. He highlights the social skills and psychological capacities that promote a successful transition, and the critical importance of the family of origin in assisting youth in their path toward independence. Recognizing the inadequacy of contemporary social institutions in the USA in facilitating this

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transition, especially for the substantial proportion of youth with limited higher education, he calls on us to creatively imagine and support structural innovations that would strengthen institutional bridges to adulthood.

This comment addresses a small selection of the many interrelated problems and issues that he brings to our attention: first, the diversity of passages to adulthood and the significance of this variation for early adult well-being; second, the circumstances and consequences of parental support during this period; third, psychological vulnerabilities during the transition to adulthood; and finally, the methods that may be used to help youth in navigating the transition from school to work. My colleagues and I have been following a community-based panel of several hundred Minnesota youth from their teen years through their mid-30s (Mortimer, 2003). As we have given considerable attention to each of these topics, I describe recent findings from the Youth Development Study.

Settersten points out that young people are now, on average, staying longer at home, achieving more postsecondary education, delaying the acquisition of full-time jobs, and both marrying and parenting at older age than previously, particularly in comparison to the unusual cohorts that came of age in the 1950s. Still, he recognizes the great diversity in pathways to adulthood; findings from the Youth Development Study underscore that variability. Scott Eliason's (Eliason, Mortimer, Vuolo & Tranby, 2007) multilevel latent class analysis of YDS data identified five pathways of transition to adulthood. Testifying to the diversity of contemporary pathways, less than two fifths of the panel (37%) followed what might be considered a normative transition, including moving away from home, finishing school, acquiring stable full-time work, and family formation in their 20s. The majority of the youth (62%), in fact, did not. For approximately 35% of the panel, parenting occurred quite early, generally before the age of 20. The two early parenting pathways we identified looked quite different, however, in subsequent years. In one, marriage and full-time work had become quite prevalent by the mid-20s; in the other, neither of these markers had yet been achieved. For the modal pathway, including another 27% of the panel, family formation had hardly begun by the age of 30.

Whereas youth are selected, or select themselves, into these latent life paths, especially on the basis of gender and family socioeconomic background, the pathways appear to matter for subsequent outcomes independent of these earlier characteristics, including parental education, family income, gender, race, and the structure of the family of origin (Mortimer, Kim, Zhang, & Baiocchi, 2010). In fact, the five pathways we identified exhibited a remarkably consistent ordering in terms of early adult indicators of economic well-being and health by the age of 31 and 32. We examined college graduation, earnings, savings, and financial difficulties as well as physical and mental health. Youth who did follow what might be considered the most normative pathway today, those who had married and had children in their mid- to late 20s, were doing the best with respect to these indicators. Delayed parenting thus appears to be especially beneficial, as these young adults have had more time than younger parents to accrue human capital before taking on the resource-depleting parental role. The early parents who had not married and whose attachment to the labor force was the most tenuous during their 20s were doing the most poorly on these indicators of successful transition.

Youth who followed what we called the “negligible family formation” pathway had experienced the longest “emerging adulthood” period, with the most time to explore their options and possibilities (Arnett, 2004). However, at the age of 31 and 32, this group had lower wages and less savings and reported more health problems than those who married and had children in their mid- to late 20s. “Too late” as well as “too early” transitions thus appear to have negative consequences. Despite the destandardized character of the transition to adulthood and possible erosion of the age-norm consensus, the timing of transition markers clearly matters for early adult health and economic well-being.

The parental role has been extended in recent years as families have attempted to help their children navigate the increasingly uncertain transition to adulthood, compensating for weak governmental resources and interventions. Growing inequality in income and wealth in the USA produces great variability in their capacity to do so. Moreover, as Settersten notes, there is considerable cultural ambivalence surrounding such support. The media appear to be fascinated with the phenomenon they call “helicopter parenting.” In recent years, a spate of newspaper articles and television commentaries has appeared every fall, describing parents’ anguish as they drop off their college freshmen, and parents’ proclivity to intervene with their children’s professors and even with the prospective employers of their children after graduation. Usually, the implied subtext is that all of this parental attention is harmful, indicating parents’ failure to “let go” and enable their children to become independent adults.

In contrast to this rather negative popular image, social scientists are apt to contend that continued parental support of their children is necessary, even essential, in this new world of increasing educational requirements for good jobs, the absence of marriage partners who could provide stable financial and emotional support, and other circumstances that prevent “timely” independence during the transitional period. This is clearly Settersten’s message.

Swartz, Kim, Uno, Mortimer, and O’Brien (2011) have begun to address these issues by investigating the circumstances under which both financial and residential (coresidence) supports are provided to young adult children. Do parents give these supports irrespective of what is going on in the younger generations’ lives, a kind of “unconditional” giving that could foster prolonged and unnecessary dependence? Or is support targeted in a manner that would likely facilitate successful transitions to adulthood? Parents may provide an important “safety net” during times of negative life events, such as a breakup of a serious romantic relationship, a serious illness, or being a victim of a crime. They also can “scaffold” the youth as they attempt to acquire human capital through postsecondary education. A fixed effects hierarchical modeling strategy to assess change in parental financial contributions and coresidence during the transition to adulthood, specifically from age 23 through 30, showed significant contingency between such supports and circumstances in the child’s life. Financial support was extended when the children experienced unemployment and other employment problems, helping youth to get through periods of economic difficulty and uncertainty. Coresidence occurred when the youth experienced other negative life events. Parents stepped in with both financial and residential support during years when their children were attending school. However, as children achieved salient markers of adulthood, including cohabitation, marriage, and parenthood, and attained higher levels of income, parents stepped back. These findings suggest that the "helicopter" metaphor is much overdrawn.

Let me now turn to the matter of psychological orientations and subjective identities. Youth appear to be quite aware of the "on time" vs. "off time" character of their transitions to adulthood, despite the diversity in pathways that could undermine normative consensus surrounding age grading. In fact, there is much congruence in the YDS data between objective latent pathways and both the sense of being "on time" and assuming an identity as an adult (Eliason et al., 2007).

We need to know more about how experiences during the transition to adulthood influence the kinds of psychological resources and capacities that Settersten identifies as critical to successful transitions. Of crucial importance is self-efficacy, the assessment of the capacity to achieve one's goals. A large body of research shows that individuals who have a stronger sense of self-efficacy set higher goals for themselves, exert greater effort, strive more persistently in the face of obstacles, and are more likely to achieve their objectives. Therefore, it would appear to be exceedingly important to preserve and strengthen this psychological resource as youth set education- and work-related goals, pursue full-time "career-like" (vs. "survival") jobs, and encounter difficulties and obstacles in the labor market. Consistently, YDS youth who felt more efficacious at the end of high school (age 17–18) had higher educational attainment, were more likely to be employed, and had higher incomes in their early 20s (age 23–24); they were also more likely than the less efficacious youth to have avoided early parenting (Lee & Mortimer, 2009).

Still, self-efficacy is not a fixed trait; it is responsive to the vicissitudes that youth confront during this transitional period. Self-efficacy may be especially vulnerable to experiences that threaten adult identity and the capacity to achieve economic and residential independence. Our fixed effects modeling strategy yielded substantial evidence that youth's global self-efficacy (as measured by the Pearlin Mastery Scale) deteriorates during their 20s when they experience unemployment (Mortimer & Kim, 2010).

What can be done to help youth who experience work-related problems? As we have seen, parents come to the rescue at such times, providing critically needed financial support. Settersten points out, however, that "A growing challenge of prolonged entry into adult statuses and reliance on others … is that these may make it difficult to achieve a sense of both autonomy and responsibility …" What is most disturbing, in view of this concern, is that financial aid from parents, often forthcoming when the young adult child becomes unemployed, was found to reduce self-efficacy, even net of the negative unemployment effects (Mortimer & Kim, 2010).

Parental "help" may thus have mixed, and sometimes countervailing, consequences – it provides essential material resources that act as a "safety net" in the contemporary highly tumultuous economic era, characterized by high youth unemployment and the proliferation of nonstandard and therefore precarious employment contracts. At the same time, however, parental financial support undermines what many youth consider a central prerequisite of adulthood: economic self-sufficiency. For this reason, monetary contributions from parents may jeopardize the development of a sense of self-efficacy that provides critical psychological advantages in navigating the transition to adulthood.

We need better understanding of the circumstances and meaning of support from parents – we know something now about what triggers it, and about what its effects may be, but might the circumstances of support modify its consequences? Perhaps aid given under conditions of traumatic life events builds a sense of trust that parents will always be "there" when the children most need them, contributing to mental health while not threatening adult identity. Aid given for purposes of "scaffolding," while youth are gaining higher educational credentials or starting a new business, may yield socioeconomic benefits. But aid put forward when neither of these conditions is present could possibly encourage the very kind of dependence and "slackerdom" that the media associates with "helicopter" parenting.

Let us now consider Settersten's last major topic, the need for the development of institutions, or reformation of existing ones, to assist young people. We must not lose sight of the failure of our basic institutional infrastructure or, as he points out, attach too much significance to the acute economic problems accompanying the "Great Recession." Tellingly, while youth unemployment has recently spiked throughout the world (Norris, 2010), Germany, with the most well-developed school-to-work transition, had about the same level of unemployment among youth under age 25 in 2007 (10.9%) before the worldwide recession began, and 2 years later, at the end of 2009 (10.3%). By contrast, in the USA, where youth are pretty much on their own as they enter the full-time labor force, youth unemployment jumped from 11.1 to 19.1% during the same period. Certainly, having the strong institutional bridge from school to work in the apprenticeship system shielded German youth from high youth unemployment rates elsewhere. This demonstrates that high rates of youth unemployment during economic downturns are not inevitable, or due to some essential, universal problems of young people, but that they can be mitigated by institutional structures and interventions.

Settersten points out an irony: the most successful students are the most strongly supported in their path to adulthood, since 4-year colleges provide "shelter, directed activities, adult and peer support, health care, and entertainment." By contrast, he characterizes community colleges as the "stepchild" of higher education: "second chance institutions, undernourished, and in need of support and reform."

Given the stark differences between these institutions, youth are encouraged to aim as high as possible, and most high school seniors do, in fact, aspire to graduate from college. But do we serve youth well by urging that as many as possible at least try their luck at a 4-year college? In our study, almost 75% aspired to graduate from a 4-year college at age 17–18, but only 43% of those who held this lofty goal were successful in achieving it by age 26–27 (Uno, Mortimer, Kim & Vuolo, 2010). Many "hold on" to their initial goals through their mid-20s, despite their lack of success in achieving them. Nationally, only about 37% of entering college students who seek 4-year degrees are successful in doing so within 4 years; 57% do so within 6 years (Knapp, Kelly-Reid, & Ginder, 2010).

Vuolo, Mortimer, and Staff (2010) have recently identified four pathways in the school-to-work transition. Two might be considered successful, as self-identified careers are obtained after graduation from a 4-year college or after attainment of associate and vo-tech degrees. By their late 20s, youth who obtained these educational credentials were very likely to consider their current jobs as their "careers" or as "steppingstones" to careers, enabling them to build their knowledge and skills. But two other groups, who might be considered "floundering" or "churning" (Danziger & Ratner, 2010), were more likely to become stuck in noncareer, "survival" type jobs, or to be unemployed. These youth achieve very low levels of education – high school or less, and, somewhat surprisingly, those who attained some college. In fact, those who started but did not finish college fared no better than those with just a high school education in finding jobs that could be considered "careers."

Importantly, in view of the large numbers of young people who start but do not finish college (Knapp et al., 2010), we do *not* identify a "college dropout to career" pathway. Given high school students' overwhelming preference to go to college and pursue 4-year degrees rather than seek associate's degrees and occupational certification, it is particularly startling to find that the latter route leads more readily to a self-identified career than attending, but not finishing, college. Still, the idea that all should go to college dominates in our culture.

The problem of college dropout and subsequent labor market "floundering" could be addressed in several ways. Increased supports of various kinds are needed for students after they are admitted to 4-year colleges to enable them to actually graduate within a reasonable period of time. Potential college dropouts might be encouraged to continue at another less demanding institution. As Settersten suggests, improving "2-year" colleges and enhancing their connections to employers would encourage more youth to take the community college route and become economically self-sufficient without having to obtain 4-year (or more likely, 5- or 6-year) degrees.

We also need to find ways to help the many youth who are having difficulty establishing themselves in work, especially given the huge toll of the Great Recession on younger workers. Economists (Gregg, 2001; Neumark, 2002) have documented labor market "scarring," leading to permanent deficits in wages. But the risks of unemployment for youth who are attempting to establish themselves in stable adult-like work may be even greater. At a recent international conference in Cambridge a Finnish sociologist (Salmela-Aro, 2010) spoke of the worrisome phenomenon of "retirement" among youth in their 30s – what she was referring to, of course, was the failure to ever become established in work, not what we conventionally think of as "retirement" from a long-term job.

Work is the key to a successful transition to adulthood, providing the wherewithal for economic self-sufficiency, independent residence, marriage, and parenthood. If youth cannot achieve these objective markers of adulthood, cannot attain a sense of adult identity, and lose out on experiences that would help them develop the psychological strengths that Settersten assures us are needed for a successful transition, their future adult trajectories will be greatly jeopardized. Innovative social structures are sorely needed to provide institutional bridges to adulthood, especially for youth who do not have the benefit of college degrees and postgraduate educations.

A crucial dilemma is how to support youth in their transitions to adulthood while still promoting the psychological resources that enable them to become truly independent adults. While this comment emphasizes the family and work domains, Settersten's concern about not undermining youth's resilience and psychological capacities is applicable to other institutions as well. For example, current welfare support is stigmatizing and undermines young mothers' sense of efficacy (Grabowski, 2006). More support for military veterans is needed to help them reintegrate into their communities, to heighten the likelihood that the military experience will become a positive turning point with respect to multiple future trajectories (Elder, Gimbel, & Ivie, 1991). As Settersten so aptly puts it, "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." He recommends "thinking big", asking, "what might we want to do if we could do anything?"

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