Not Quite Adults: Why 20-Somethings are choosing a slower path to adulthood, and why it’s good for everyone by Settersten and Ray (thanks to article by Judy Dedmon Coyle)

The Millennials, people born between 1980 and 2000, have seen extreme shifts in technology, society, parenting and the economy. The old measure of adulthood is a person who has left the family house (one half of today's eighteen to twenty-four year olds have not yet done that), gone to college, gotten job-training or joined the military followed by getting a job, marrying, having kids and getting involved in the community. This used to be accomplished by about twenty-five. Kids today are often still trying to get through college at twenty-five.

We've known for a while how important a college degree is, and the authors' statistics give exact measures of income and hireability for this generation. Their finding: college is more important than ever - the kids in this generation know that, they've been hearing it their whole lives. The problem is that many have not been prepared for college and the impact of some college with no degree and a great deal of student loan debt is proving to be crippling for a large number of these kids.

Settersten and Ray group the young people in the studies into two groups: the swimmers and the treaders.

**SWIMMERS:** kids with
1. strong study skills
2. financial and
3. emotional support are generally swimmers.

**TREADERS:** kids with
1. no college prep
2. no goals and
3. no safety nets are usually treaders.

Two significant changes have led us to this place.
1. One is the country's loss of those high-paying, benefit-rich blue-collar jobs that didn't require a college degree.
2. The other is the rise of the very supportive, well-connected parent. These parents have made their kids so competitive with AP classes, elite high schools, college admission coaches, and friends of friends who can insure summer internships that ordinary kids can't keep up.

Young people with no family support—either because they have traditional, hands-off "let the kid figure it out" parents or parents with no college themselves and no understanding of the process, can still thrive.

The keys are:
1. finding college-like experiences will be helpful to kids to who are not prepared for college. Any group living experience such as the Peace Corps will expand their world-view and help them understand people different from themselves. That is a big take away from college life that helps young people form a broader understanding of society and life.
2. give emotional support.
3. finding a network that will bring connections for jobs and internships. Internet social networks will prove to be a boon to these kids. Treaders tend to be just as connected to online communities as swimmers. They expand their exposure to political social issues, increase their understanding of a variety of views and improve their job opportunities.
Going forward, the authors suggest that

"friends of friends of friends" are going to be as important in a person's success as a supportive family.

Amid all the outcry over young people stuck in adultolescence and failing to launch comes this sensible portrait of a generation of almost-adults. Based on empirical research, and not hand-wringing punditry, Settersten and Ray reveal a new stage of development that slows the clock, but does not stop it, making slower, but steady progress to more durable relationships and stable social networks.

—Michael Kimmel, author of Guyland: The Perilous World Where Boys Become Men

“The rulebook has changed; the good ol’ days of a universally accepted school-work-family-retirement fast track are gone. Despite mainstream media’s attempt to portray 20-somethings as a group of lazy, no-good slackers, NOT QUITE ADULTS uncovers the real story—how a slower, more calculated transition into adulthood often makes more sense and leads to a better future for us all.

—Sean Aiken, author of The One-Week Job Project

Failure to Change (A New Mantra for Parents)

by RICK on MARCH 14, 2011
Not Quite Adults blog

I have told my kids that I do not have a clue as to how to navigate the world that is evolving, but I will help them in anyway I can. (Many of the up-and-coming professions of today did not even exist back in the 70’s. How can I tell them what they should do?) I only wish that I had made more social contacts and such over the years that could have made their way a little easier.

GenY is going to turn out fine, but we have got to give them the time and space to reinvent and reengineer themselves.

...The quick-start lock-step life is dead.

...The name of the game is about being nimble in the face of uncertainty and resilient in the face of hardship. Failure to change leaves young people uniquely prepared for a world that no longer exists. We must advise youth in ways that are sensitive to the realities of the world today. If we don’t, we’re not likely to help them and, in fact, we may hurt them. That's why, for example, the old school of Hard Knocks Parenting—18 and you’re on your own, without a net—is a dangerous proposition today.

SLOWER COURSE, NOT A SLACKER COURSE

by RICK on JANUARY 18, 2011

...When people hear us say that the evidence shows that a slower course is good today, and that a fast one is risky, “slower” somehow gets interpreted as “slacker.” That's the opposite of what we're saying. A SLOWER COURSE IS NOT THE SAME AS A SLACKER COURSE.

A slower course is good if it allows young people time to make more strategic and careful choices, and to build credentials, skills, and experiences that will ensure stronger and more stable futures. The evidence shouts.

And that's especially true in today’s economy.
The twenties are crucial years for making investments in one’s future. It’s not a moment to stand still. What happens in the 20s is terribly consequential for the rest of adult life. We’re also not saying that young people shouldn't assume responsibilities for themselves or others; they must.

But we should be far more worried about young people who jump quickly into marriage or parenting before they’re ready, who leave home without adequate resources, and who bypass higher education—these are all extremely risky ventures today. If you think there aren’t some serious alarms going off, check out a few of the items in our True and False Quiz.

(All the questions in the quiz are true.)

1. Parents are now channeling about 10 percent of their annual household incomes to their young adult children (under age 25), regardless of their income level

2. Even in the late 1980s, evidence showed that about one-third of the costs of raising a child to the age of 18 came again as the child moved through the 20s.

3. New estimates suggest that 43 percent of young people between 25 and 34 would be in poverty if they weren't living at home; living at home makes the rate only 9 percent.

4. There is much worry about the proportion of young adults who live with parents today, but in the decades before World War II, proportions were even higher.

5. About one-quarter of young adults between 25 and 34 today have a bachelor's degree, and about 5 percent have graduate degrees.

6. Only 40 percent of those who start four-year colleges and universities finish within six years, which is generally understood to be the point of no return.

7. New estimates are that 30 percent of 9th graders today won’t graduate high school after 4 years; and for blacks, Hispanics, and Native Americans, it is an alarming 50 percent.

8. Unemployment (November 2010) for those 20 to 24 years old is about 17 percent.

9. Today, the typical college graduate with (undergraduate) debt from a public university is about $20,000.

10. The economic “return” to those with a college degree has doubled since 1975.