

On a New Schedule: Transitions to Adulthood and Family Change

Frank F. Furstenberg Jr.

Summary

Frank Furstenberg examines how the newly extended timetable for entering adulthood is affecting, and being affected by, the institution of the Western, particularly the American, family. He reviews a growing body of research on the family life of young adults and their parents and draws out important policy implications of the new schedule for the passage to adulthood.

Today, says Furstenberg, home-leaving, marriage, and the onset of childbearing take place much later in the life span than they did during the period after World War II. After the disappearance of America's well-paying unskilled and semi-skilled manufacturing jobs during the 1960s, youth from all economic strata began remaining in school longer and marrying and starting their own families later. Increasing numbers of lower-income women did not marry at all but chose, instead, non-marital parenthood—often turning to their natal families for economic and social support, rather than to their partners. As the period of young adults' dependence on their families grew longer, the financial and emotional burden of parenthood grew heavier. Today, regardless of their income level, U.S. parents provide roughly the same proportion of their earnings to support their young adult children.

Unlike many nations in Europe, the United States, with its relatively underdeveloped welfare system, does not invest heavily in education, health care, and job benefits for young adults. It relies, instead, on families' investments in their own adult children. But as the transition to adulthood becomes more protracted, the increasing family burden may prove costly to society as a whole. Young adults themselves may begin to regard childbearing as more onerous and less rewarding. The need to provide greater support for children for longer periods may discourage couples from having additional children or having children at all. Such decisions could lead to lower total fertility, ultimately reduce the workforce, and further aggravate the problem of providing both for increasing numbers of the elderly and for the young. U.S. policy makers must realize the importance of reinforcing the family nest and helping reduce the large and competing demands that are being placed on today's parents.

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The striking changes in the timing and sequencing of adult transitions charted by other articles in this volume have been accompanied by equally dramatic transformations in the institution of the family. In this article I examine how the Western, and most particularly the American, family is affecting and, in turn, being affected by the newly extended social timetable for entering adulthood. I review a growing body of social science research on the family life of young adults and their parents that identifies a set of puzzles and issues that require further investigation, and take note of the enormous policy implications of this new schedule for the passage to adulthood, not just for the family but also for the larger society.

During the final third of the twentieth century, the institution of the family did undergo a radical shift in form and function for reasons that social scientists still only partially understand.

I begin by identifying some of the sweeping changes in Western family systems—in the institution of marriage, in gender-based divisions of labor, and in the meaning of parenthood—that have complicated and extended the life course of young adults. I then address young adults' lengthening co-residence with their parents, a topic that is attracting increasing research interest. Next I explore family formation patterns among young adults: the move from the natal family to

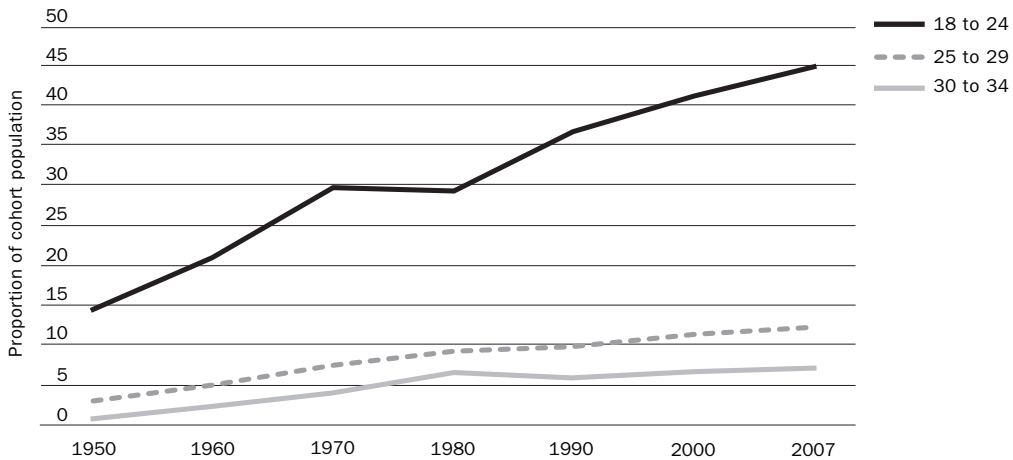
what used to be called the “family of procreation,” though that term is becoming obsolete because of the sizable fraction of couples who remain childless. After briefly examining intergenerational exchanges among young adults and their parents, I conclude with a brief discussion of policy issues that arise from the changes in early adulthood and the family. Clearly, this is a larger bundle of issues than can be fully addressed in a single article, but I want to highlight what researchers have learned so far and what remains to be discovered to inform policy choices that promote both successful young adult transitions and the long-term welfare of families.

The Changing Family and the Changing Course of Early Adulthood

Contrary to a popular misconception that Western family systems have only recently undergone widespread change, the form and function of the family in the West have been changing for as long as reliable records exist.¹ Marriage, fertility, patterns of parent-and-child co-residence, parenting practices, and indeed virtually anything that can be measured by family demographers and historians have fluctuated over time. As economic conditions, demographic patterns, cultural beliefs, and social institutions have varied, the family has responded and adapted. In this sense, the “traditional” family has no golden past.² But during the final third of the twentieth century, the institution of the family did undergo a radical shift in form and function for reasons that social scientists still only partially understand.

The advent of “the post-modern family,” as it is sometimes called, has been marked by sharp increases in women's labor force participation, a gradual breakdown of the gender-based division of labor, a precipitous

Figure 1. Proportion of Youth in School, by Age Cohort, 1950–2007



Sources: U.S. Census Bureau, Current Population Survey, October, 1961, 1970, 1980, 1990, 2000, 2007.

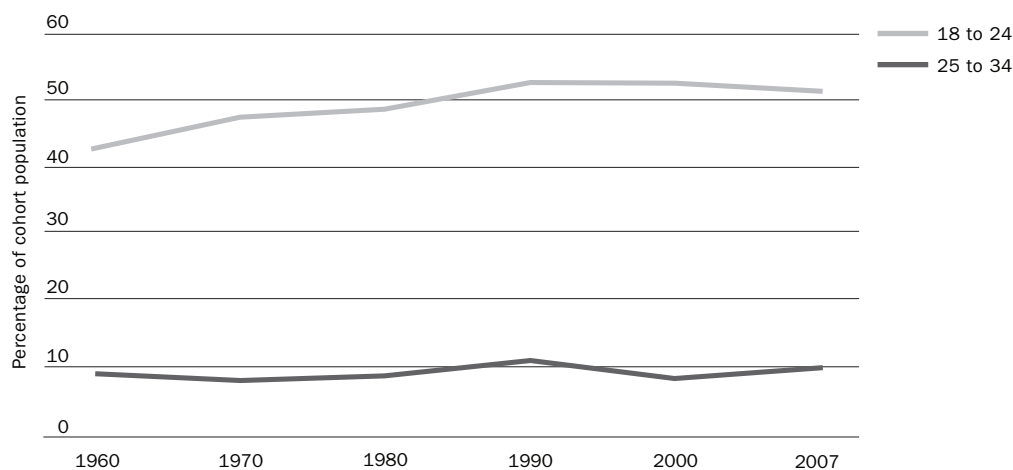
fertility decline (owing in part to postponement of marriage and parenthood and in part to the growing number of childless couples), and rising rates of divorce, cohabitation, and nonmarital childbearing.³ Many converging forces helped to alter family practices. Rising levels of education among women provided a growing demand for employment after marriage. Economic pressures to maintain or increase consumption propelled women into the labor force. Improved contraception allowed women to postpone childbearing. Ideological changes led to increased demands for equality in the marketplace and at home. The confluence of these forces reinforced a decline in the patriarchal family, which had persisted well into the twentieth century in the West and still prevails in many regions of the world.⁴

Many of these same social, economic, technological, and cultural changes have also been prolonging early adulthood.⁵ Although family scholars have not explicitly linked family change and the new schedule of adult transitions, there are many reasons to believe that

the two are closely related. All the conditions implicated in transforming the family during the final third of the twentieth century have helped to delay and complicate the passage to adulthood. For example, the advances in women's education that have been linked to their growing participation in the labor force also tend to delay marriage and parenthood.⁶

Young people today, men and women alike, aspire to jobs that require postsecondary education. It simply takes more time than it did even a half-century ago to gain a job that is secure enough to form and support a family.⁷ Couples do not invariably wait to marry or to have children until they complete their schooling or get a secure job, but they have more compelling reasons to do so than they did in the years after World War II, when it was still common to enter full-time, relatively well-paid (often union) work before completing high school, much less college. It follows, then, that marriage and the onset of childbearing generally take place far later in the life span than they did in the postwar period, because a growing proportion of young adults realize

Figure 2. Proportion of Youth Living at Home, by Age Cohort, 1960–2007



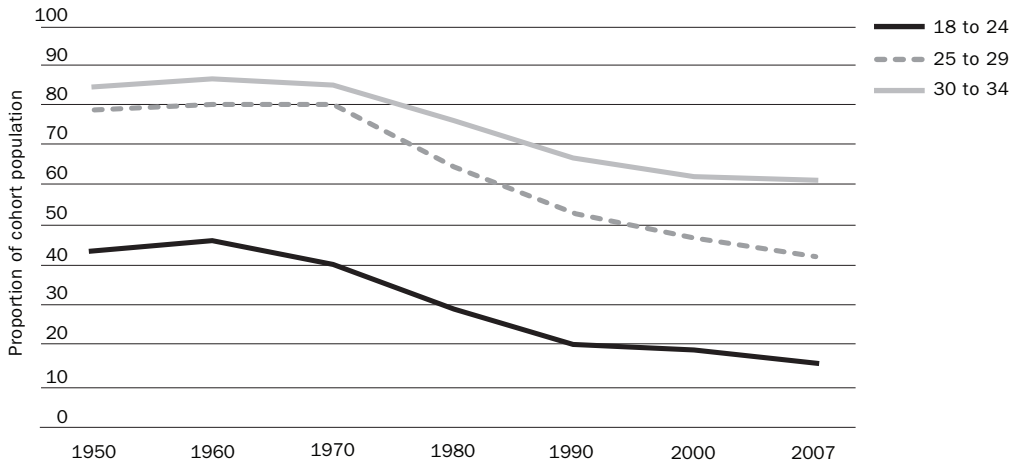
Sources: U. S. Census Bureau, 1960 Census of Population, PC(2)-4B, table 2; 1970 Census of Population, PC(2)-4B, table 2; 1980 Census of Population, PC80-2-4B, table 4; Current Population Survey, March and Annual Social and Economic Supplements, 1990, 2000, and 2007.

they cannot make sound family decisions until their economic fortunes are established.⁸ Figure 1 shows the increase in the share of young adults remaining in school. Figures 2, 3, and 4 show the dramatic delays in the age of home-leaving, marriage, and childbearing in the United States. Similar trends can be observed in Canada and Europe.⁹

It is probably no coincidence that the expansion of higher education beginning in the late 1950s corresponds with the rising age of first marriage in the United States, as it did in Europe a decade later. Beginning in the 1960s, the decline of manufacturing jobs also began to undermine the prevailing pattern of early marriage in the United States. As well-paying unskilled and semi-skilled jobs disappeared, the single-earner family became less tenable for most Americans. Education through high school and beyond was no longer a luxury but a necessity for both men and women who aspired to middle-class employment and earnings.

Perhaps related to the delay of marriage, young people, and women in particular, began to engage in sexual relationships earlier and with no immediate intention to marry. The availability of reliable birth control for women and access to legal abortion no doubt made it possible for young people to escape the seemingly inevitable consequences of sex. As marriage age climbed, fewer young adults who became pregnant elected to marry, in part because they had begun to feel that settling down into family life so early was undesirable.¹⁰ Family demographers and sociologists have also argued that the rising marital instability during the 1960s and early 1970s, tied to early marriage and shotgun weddings, made young people more sensitive to the risks associated with a hasty decision to marry. Women, in particular, became more concerned about having enough education and work experience to support themselves should they remain or become single.¹¹

Figure 3. Proportion of Youth Married, by Age Cohort, 1950–2007



Sources: Historical Census of the United States, Millennial Edition Online, edited by S. B. Carter and others (Cambridge University Press, 2006), table Aa614-683: Population, by Marital Status, Sex, and Race: 1880–1990; U.S. Census Bureau, Current Population Survey, March 2000 and 2007.

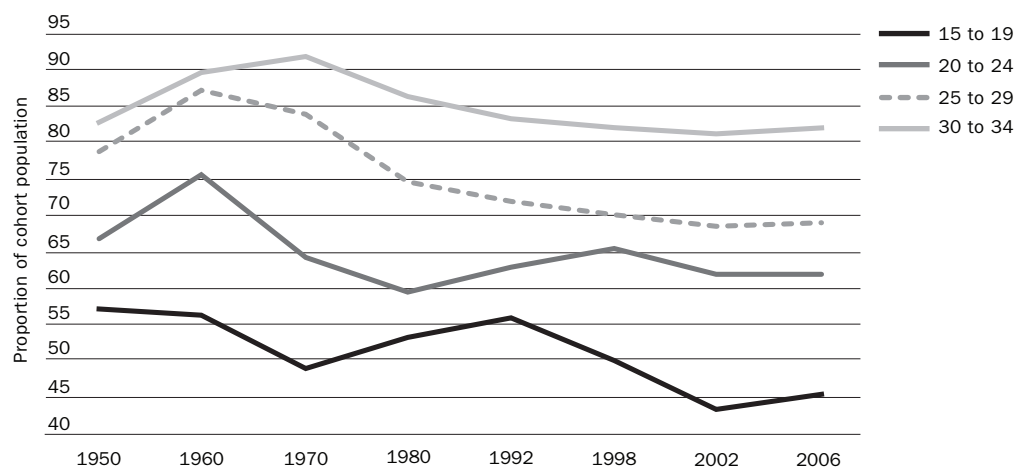
The growth of the consumer economy, stimulated by advertising and mass marketing, may have also contributed to the desire of couples to increase their earning potential before marrying. Although solid evidence is lacking on couples' perceptions of what they need to set up an independent household, it is likely that the demand for more material goods and the perceived and actual cost of rearing children affected couples' choices about whether and when to marry and have children. Overall, childbearing became a more conscious decision as new forms of contraception allowed, or perhaps even required, couples to make deliberate choices. Moreover, as women became more independent, they began to take more control over family building, timing parenthood to fit their expanded roles in the household economy.¹²

Finally, childrearing itself changed as parents began to view their responsibilities differently. Men were under greater pressure to become actively involved as parents,

perhaps feeding into the belief that it was better to wait to have children.¹³ Some scholars have argued that parents began to perceive the importance of investing in “quality” children who could compete in a growing skills-based economy.¹⁴ The growth of inequality in the United States beginning in the 1970s may have also contributed to the perception that, for children to succeed later in life, parents must invest more in them over a longer time span.¹⁵ Early autonomy from the natal household, so valued at mid-century, gave way to a longer period of co-residence. Parents, it appears, increasingly believe that their children need their support longer than they did a half-century ago, and youth feel less compelled to leave the natal home in late adolescence and their early adult years.¹⁶

I have sketched some of the overlapping sources of change in family patterns and in the length of adult transitions without reference to variations in gender, ethnicity, or social class.

Figure 4. Proportion of Female, Ever-Married Youth with at Least One Child, by Age Cohort, 1950–2006



Sources: U.S. Census Bureau, Census of the Population: 1950 Special Report, Fertility, Part 5; Census of the Population: 1960 and 1970, vol. 1, Characteristics of the Population, Part 1, U.S. Summary; Current Population Survey, June, 1980, 1992, 1998, 2002, 2006.

Although I will address some of these differences later, some general comments about these variations are appropriate here.

Men and women have become more alike over the course of the past century in how they move into adult roles.¹⁷ Class differences, however, have increased.¹⁸ Youth from all economic strata are remaining in school longer and marrying later, but young adults from less-advantaged households are finding it increasingly difficult to adhere to an orderly and predictable sequence of education, full-time employment, home-leaving, cohabitation or marriage, and parenthood.¹⁹ In more privileged families, youth more often adhere to the traditional sequence but take far longer to complete the demographic milestones of successful passage to adulthood and remain financially dependent on their parents while they complete their education.²⁰ In short, young adults without resources find it difficult to attain independence on the traditional (early) schedule, while those with ample

family support spend more time gaining necessary credentials to become economically self-sufficient. Dependency on parents for both the advantaged and disadvantaged sometimes extends late into the third decade of life, albeit for different reasons. In either case, the financial and emotional burden on families has grown in ways that were almost unimaginable just a half-century ago.

Changing Patterns of Co-Residence and Home-Leaving

The impression that American youth are remaining at home much longer now than they once did, while not inaccurate, is nonetheless often exaggerated in the mass media.²¹ As shown in figure 2, the period of co-residence with parents has lengthened notably since the 1960s, when youth left home at a very young age. Today's home-leaving patterns are, in fact, much closer to those of the early 1900s. But though the two patterns are similar, the driving forces behind them are very different: more young

adults remained with their parents longer at the beginning of the twentieth century not because they were dependent on them but because they were obliged to contribute to the family economy.²²

All the increase in the age of home-leaving in the United States since the 1960s is attributable to delayed marriage.²³ Unmarried young adults are, of course, more likely to reside with their parents than those who wed. Consequently, with couples marrying later, youth in their late teens and early twenties moved out of the home more slowly than they had during the postwar years when couples married earlier. This trend is especially pronounced if young adults are continuing their education, as was the case during the decades of the 1970s and 1980s. The rate of co-residence declined slightly between 1990 and 2000, perhaps because a strong economy during much of the 1990s afforded young adults the opportunity to move out on their own, although co-residence with parents will likely increase during the first decade of the century owing to the recession of 2008.

The trend toward a later exit from home in the United States parallels that in almost all Western nations, although with considerable variation, particularly in Europe. In the Nordic countries, for example, youth leave home in their late teens, largely owing to the availability of state support. By contrast, lack of state support and long-standing cultural norms favor an extended period of co-residence among youth in Mediterranean nations, lasting for men into their mid-thirties.²⁴

Here in the United States, nearly half of all young adults in their late teens and early twenties still live with their parents. That fraction drops below one in seven by the late twenties and below one in ten by the early

thirties.²⁵ By international standards, Americans still leave home relatively early. Women are typically younger than men when they leave home because they complete college earlier, form cohabiting unions earlier, and marry about two years earlier, on average, than men. Regionally, co-residence is substantially higher among families in the Northeast than elsewhere, likely because of the higher costs of housing, higher rates of college attendance, and later entry into full-time employment.²⁶ The rapid growth of immigrant families may have also contributed to the rise of co-residence in the early adult years, although as Rubén Rumbaut and Gohnaz Komaei note in their article in this volume, this trend would probably emerge only among second-generation immigrants because foreign-born residents often migrate in their early adult years without their families.

Whereas cohabitation or marriage is generally associated with earlier home departure, single parenthood often works in the opposite direction: young mothers who do not enter a union before bearing a child typically remain in the parental home for several years and receive financial support and child care from their parents. Indeed, the federal Temporary Assistance to Needy Families (TANF) program and parallel state assistance programs for young parents have required co-residence for teen mothers, a policy that was aimed both at restricting public assistance and at assuring greater parenting supervision for children of young mothers. Whether young parents and their children do better if they remain in their natal home is an unsettled question. In a longitudinal study of teen parents in Baltimore, I found that mothers and their children did better if they lived with the young mother's parents for one or two years, but if they failed to move out thereafter, they fared somewhat worse, perhaps owing to differences

between the families that moved out and those that remained at home.²⁷

In general, youth are more likely to remain at home when their biological parents are still living together. In particular, divorce and remarriage among parents have been associated with earlier home-leaving among young adults and with earlier provision and receipt of assistance.²⁸ Youth who grow up living with their mothers only are distinctly less likely to receive help from or provide assistance to their fathers in later life, while children growing up apart from their mothers are not as likely to curtail contact and exchange with their mothers when they reach adulthood. In short, divorce and remarriage tend to create a matrilineal tilt to kinship ties in the United States.²⁹

Research has documented not only the lengthening of home-leaving but also the quality of the relations between co-residing parents and young adult children. Studies report that bonds are close, particularly when the young adults are on a clear path toward moving out. For example, those who remain at home in their early and mid-twenties get along better with their parents when they are studying, working, or looking for work than when they are having serious difficulties moving toward independence.³⁰ Results of the third wave of the Add Health study, a nationally representative, longitudinal sample of young adults between the ages of twenty and twenty-four, reveal that relations with mothers are closer than those with fathers, particularly nonresident fathers (author's tabulations). This finding, replicated in numerous studies, indicates the partial withering of paternal relationships outside of marriage.³¹ To some degree, paternal involvement remains something of a "package deal" that comes with marriage or at least cohabitation.³²

Few studies, however, have examined the texture of family life when young adults reside in the natal household. For example, what kinds of rules, routines, and understandings emerge regarding household obligations, expenses, and the comings and goings of young adults and other family members? Qualitative reports from parents and youth and perhaps analysis of time diaries would go a long way in filling this gap. The media frequently speculate about the irresponsibility of youth in their dealings with their parents, but very little solid evidence substantiates the presumed tensions.

What happens inside families on a day-by-day basis when young adults co-reside with their parents remains a largely unexplored topic. Whether parents provide continued guidance, set expectations, and provide assistance in promoting development after the adolescent years is a topic for further research. Both anecdotal evidence and studies of parental spending give every reason to believe that parents continue to invest heavily, both financially and emotionally, in their young adult children. What is lacking is good qualitative evidence on how parents and young adults work things out.

Along this same line, researchers know more about the timing of home-leaving than about how either young adults or their parents manage the process.³³ For example, how much do young people consult or involve their parents in the decision to leave, and how much advice, support, and resources do parents provide as young adults depart? Analysts could learn a great deal about the impact of the process on both young adults and their parents by following both parties during and after the departure from the home. According to census data, of every six young adults who move out, one moves

back in at some point before age thirty-five.³⁴ Reverse transitions appear to be occasioned by financial setbacks, career changes involving a return to school or bouts of unemployment, and the dissolution of cohabitation and marriages.³⁵ Sharon Sassler and her colleagues conducted one of the few qualitative studies on the strategies of managing a return to home. The study reveals the dilemmas of economic dependency in early adulthood for both parents and youth, as well as the ways that young adults cope with receiving support from their parents while still psychologically considering themselves “adults.”³⁶ Renegotiating authority inside the family turns out to be a challenging task when youth continue to rely on their parents for economic support, though it appears that many learn ways of achieving greater equality inside the family. Whether and how this negotiation differs in the households of the foreign-born is a question that merits further attention.

Differing Pathways to Family Formation among Young Adults

In the recent past, the maturational steps of leaving home and marrying were tightly sequenced.³⁷ During the middle years of the twentieth century, young people left home to marry and have children as soon as they had the wherewithal to do so, and not infrequently before they had adequate resources and secure employment.³⁸ Today the process of family formation (entering unions and having children) has become less orderly and more protracted.³⁹ The onset of sexual relations and marriage today is typically separated by at least five years, and often more. Cohabitation, and sometimes parenthood, occurs in the intervening years. Marriage has become a culminating event, still indicating social maturity, but social maturity increasingly occurs well before marriage.⁴⁰

The process of family formation today, more than in the recent past, is shaped by education and employment opportunities.⁴¹ And now, more than ever, the sequence and timing of family formation in the United States differs sharply by socioeconomic status. Family formation has long differed in timing and sequence (for example, pregnancy or parenthood before marriage) between poor and less-educated youth and better-off youth who manage to complete college.⁴² But now, despite consistent evidence that young adults, regardless of social class, continue to endorse the importance of marriage and parenthood, there is a growing perception among less-advantaged youth that marriage is less attainable.⁴³

Nonetheless, youth and parents from less-advantaged families continue to favor an earlier departure from the home than do those of more advantaged means.⁴⁴ Advantaged youth are far more likely to attend a residential college and possibly graduate school (which the Census Bureau classifies as still living with parents), enjoying a period of semi-autonomy that may or may not include part-time work and cohabitation. By contrast, youth from lower-income families, if they attend college at all, are likely to do so while still residing with their parents.⁴⁵

Complicating the home-leaving process for lower-income youth, particularly women, is the growing likelihood of non-marital parenthood. Forty percent of all first births now take place outside marriage, and almost all are to young women who have not completed college. Although rates of teenage pregnancy and childbearing have declined during the past fifteen years (until 2006, that is), nearly half of all young adults with a high school education or less become parents in their late teens and early twenties.⁴⁶ These pregnancies

are generally unplanned, and relatively few of the parents are fully prepared to take on the economic responsibilities of supporting a family. Data from the Fragile Families Study, a long-term examination of family formation among largely young, largely poor urban couples who are having a child, reveal the fluidity of the relations between the partners over time.⁴⁷ Although a substantial minority of nonmarital births to young adults is to couples who are cohabiting at the time of the pregnancy, these unions often are ephemeral, only rarely resulting in marriage, even though most young parents in the Fragile Families Study profess a desire to wed eventually.⁴⁸

In the past, most of these young parents would have wed before or shortly after the birth of the child. Today, however, they perceive, correctly given the evidence, that the benefits of a hasty marriage are few. Many of the fathers lack job experience, are beset by mental health problems, or have been involved in the criminal justice system.⁴⁹ For economic and social support, young mothers often turn to their families rather than to their partners, who cannot provide steady assistance. In a long-term study of teenage mothers in Baltimore, I found a deep pessimism, especially among the parents of the pregnant teens, about the wisdom of relying on the men who fathered their children. As one mother told her daughter, “It don’t do your child no good if his father can’t take care of him.”⁵⁰

In recent decades, a growing number of low-income and less-educated white and Hispanic couples have joined African Americans in forming families before they are economically independent.⁵¹ Thus, the traditional ordering of school, employment, home-leaving, and family formation has broken down for an ever larger share of youth

growing up in less than advantaged circumstances. Compared with the relatively weak bonds established between sexual partners and even prospective parents, bonds with natal families among these young adults are strong, particularly their reliance on families for economic assistance and practical help in childrearing. In the Baltimore study, it was common for young parents to remain at home and coordinate child care with their parents. And many of the young children in turn regard their grandmothers as a, if not the, primary parent figure in their lives. Fathers often continue to see their children, but over time, many become shadowy figures in their lives, creating further difficulties in the early adult years.⁵²

Youth from disadvantaged circumstances with limited prospects for a well-paid job or a partner with solid earnings increasingly opt for cohabitation, which has become a weak form of matrimony.

Among disadvantaged African Americans, marriage often takes place, if it does at all, long after the onset of childbearing and following a series of cohabitations. This pattern is becoming common as well in other disadvantaged racial and ethnic minorities, though considerable variation exists by ethnic and national origin. A study I conducted with Rachel Margolis found that this pattern of delayed marriage after childbearing is emerging among less-educated whites as

well, suggesting that socioeconomic status is linked to the decision to postpone marriage even when childbearing occurs.⁵³

Youth from disadvantaged circumstances with limited prospects for a well-paid job or a partner with solid earnings increasingly opt for cohabitation, which has become a weak form of matrimony. More than ever, cohabitation provides a temporary basis for childbearing and childrearing, but its major appeal is that it does not require a high level of commitment or even contentment. Nonetheless, as noted earlier, for most, marriage remains the ultimate or preferred status, a symbol of economic success often deferred long after parenthood.⁵⁴

The contrast in how college-educated young adults (most of whom are also from more affluent families) form families is striking. In-depth interviews with nearly 500 young adults in four sites conducted by the MacArthur Network on Transitions to Adulthood show that most college-educated young adults complete their education and gain some work experience before marrying and certainly before having children.⁵⁵ Like their less-educated counterparts, these well-educated couples also cohabit for lengthy periods before marrying, but such relationships typically do not result in parenthood, presumably because of more reliable contraceptive practice, sometimes backed up by abortion.⁵⁶ It is still quite rare for affluent couples to have a child outside of marriage, although a few elect to have children in common-law or consensual unions.⁵⁷

The search and commitment process among highly educated young adults provides time to test the durability of relationships.⁵⁸ Acquiring the “marriage mentality,” as some better-educated young people explained in

in-depth interviews, requires time and experience that is often acquired by living together.⁵⁹ In short, the pattern of forming marriages and deciding whether and when to have children has become more deliberate among well-educated young adults. This slower pace may be paying off: evidence is accumulating that marital dissolution among the highly educated has declined over time.⁶⁰

Researchers know far less about the family formation patterns of young adults who grow up in families with modest resources, many of whom obtain some college or complete an associate’s degree. There is likely more variety among the middle stratum in the timing and sequence of marriage and parenthood. It would be useful to investigate how these young adults manage both to move away from home and to establish their own families. They face some of the hazards of family formation experienced by low-income and less-educated youth, such as unplanned parenthood, but they possess greater resources to manage more stable unions.

Family formation in the United States today differs not only by social class but also by geographical region. Throughout large parts of the South and Midwest, young adults still follow the early marriage patterns of previous generations, dictated in part by traditional and religious values.⁶¹ To a considerable degree, these values collide with the economic and emotional realities of contemporary life that make marriage a more difficult undertaking than it was a half-century ago. At that time couples were perhaps more willing to put up with less-than-perfect unions because they were unprepared or unwilling to divorce. At least one study finds that young adults sort themselves according to who remains in the community and who leaves to get higher education or seek work. The less-

educated “stayers” often subscribe to an early schedule of family formation while those who move to urban areas or out of state adopt a pattern of later marriage and parenthood.⁶²

Families with higher incomes contribute more in material assistance, although, measured as a share of income, lower-income families still provide considerable support.

The family formation patterns, not to mention co-residence patterns, of gay young adults largely remain unexplored by researchers. Over time, there is reason to expect that enough data will accumulate to permit a direct examination of this hitherto invisible segment of the young adult population. It is an open question whether they adopt the same timing for forming lasting relationships and, now, increasingly entering parenthood, as their heterosexual counterparts.

Relations between Young Adults and Their Parents across Households

The prolongation of adult transitions raises a series of questions about how relationships change as young adults move out of the household, and how patterns of material and emotional assistance between young adults and their parents are altered by living apart.⁶³ Long-term data, as noted, are best suited to investigating how exchange patterns are altered as young adults make the passage to adulthood. Several long-term studies such as Add Health and the Panel Study of Income

Dynamics (PSID) have recently included modules on intergenerational transfers, providing much-needed information on exchanges between young adults (living both inside and outside the home) and their parents. These data are just becoming available, so most of what researchers know comes from information that may incompletely reflect the relatively recent extension of early adulthood.

Analyzing data collected in the PSID in 1988, Robert Schoeni and Karen Ross find that parental support for a young adult was substantial even two decades ago.⁶⁴ For their adult children between the ages of eighteen and thirty-four, parents provide, on average, \$2,200 a year in today's dollars. Put differently, parents' economic contributions to their children amount to an additional one-third of what they spend during the first eighteen years of their children's lives. Financial assistance declines from a high of nearly \$3,500 a year between age eighteen and age twenty, to about \$2,300 annually from age twenty-five to twenty-six, to a little more than \$1,500 a year by the early to mid-thirties. Time contributions by parents are similarly high during the early adult years, trailing off in the late twenties and early thirties.⁶⁵

Family contributions increase in large part because of education and longer periods of time in the household. As might be predicted, families with higher incomes contribute more in material assistance, although, measured as a share of income, lower-income families still provide considerable support. There is little or no difference by social class in time contributions.⁶⁶ From the growing research on the determinants of intergenerational transfer, analysts know that parents are more willing to provide support for children

with special needs, for educational advancement, in times of immediate crisis such as unemployment or union dissolution, and for children who have children themselves.⁶⁷

The Long-Term Consequences of Later Adulthood: Some Unaddressed Policy Issues

Parents who are called on to provide economic and emotional assistance during a more protracted period of their children's semi-dependency may wonder whether these investments will erode or enhance their own economic security later in life. Arguably, greater transfers to their children reduce parents' savings for retirement, but they might also prompt children to return greater assistance to their parents later in life.

Whether rising parental concerns about the adequacy of Social Security and pensions will reduce their investment in young adults remains an open issue. Martin Kohli and several colleagues are finding from their analysis of European data that the flow of assistance from parents to children persists into the latter decades of life.⁶⁸ That trend holds true both in northern Europe, where autonomy comes relatively early, and in southern Europe, where it comes far later.⁶⁹

Researchers can learn much from such cross-national comparisons about the societal determinants of interfamilial exchanges.⁷⁰

Social security systems in both Europe and North America have permitted parents to provide financial aid to their offspring for a longer period. Does the generosity of the welfare system in providing aid to elders, support for education, and living expenses to young adults have consequences for patterns of investment by parents in their young adult offspring? And how in turn does the generosity of the welfare system affect patterns of exchange later in life?

The United States devotes relatively little public spending to supporting young adults. Spending for higher education, health care, and job benefits is meager to modest, although such investments appear to be increasing in the Obama administration. The relative paucity of public support has placed a heavier burden on families during young adults' increasingly protracted and uncertain transition to independence. The burden is particularly heavy for the families of vulnerable young adults, those with special needs and limited resources, whose families may be unable to provide necessary assistance after they reach the age of majority.⁷¹ In this country, much of the media attention about the prolongation of early adulthood has been directed to what is happening in affluent families. Far less is known about what happens to less well-off youth as they navigate the passage to adulthood, and particularly about the critical role that parents play (or fail to play) as their children struggle to complete their education, enter the labor market, form relationships, and have children.

The analysis by Schoeni and Ross revealed that a large fraction of parents extend assistance to their children in the early adult years and that, regardless of income, parents provide roughly the same proportion of their family income. That assistance, however, may be insufficient to meet the needs of grown children because many low-income parents simply lack the resources to give much in the way of direct financial assistance. When families cannot help out, youth are often left to flounder on their own. There is a pressing need for publicly provided health care, education and training, and social services for youth whose families cannot support them as they navigate the passage to economic self-sufficiency.

At a societal level, the United States and the rest of the developed world face a growing policy dilemma: the need to invest in children and youth while continuing to support the economic, health, and social needs of a growing population aged sixty-five and older. The dilemma has been largely managed so far by family exchange from the elderly to the young. The current public system of support for seniors is underfinanced, however, and many observers are talking about the need to reduce Social Security benefits to preserve the system. Cutting back on those benefits, though, may have unforeseen consequences for the ability of parents to invest in their young adult children. With less support from their parents, the middle generation may be required to cut back on their support for their own children to help out their parents. Low-income families, especially, may face competing demands from elderly parents and their young adult offspring.

Is it possible that the new job description for parents—the requirement that they provide greater support for children over longer periods—might discourage couples from having additional children or even having children at all?⁷² It does not seem farfetched to suggest that couples may begin to factor the long-term responsibilities of rearing children into their planning for their own retirement. If the economic burdens of rearing children become intolerable, potential parents may elect not to assume those costs. Such family decisions would lead to lower total fertility and ultimately reduce the workforce, thus further aggravating the problem of providing both for the elderly and for the young.

Conclusion

That the passage to adulthood has become more protracted and the sequence of transitions less orderly and predictable is well

documented. Although I have touched on some of the reasons why the timetable has changed, I have emphasized the consequences of the change for young adults, their families, and the larger society.

Social scientists, having relied for too long on anecdotal reports from the mass media about the direct effects of the later transition to adulthood, are now conducting their own independent research. So far, though, researchers still know far more about the demography and economics of the change than about its implications for family life and practices. Recent evidence from the General Social Survey shows that families generally accept that it now takes their children longer to pass the milestones that mark economic independence and social maturity. How parents and their young adult offspring are managing this longer period of co-residence and economic dependency remains less well understood. More fine-grained information on daily routines, rules and understandings, and exchanges of time, money, and support among co-resident parents and children should make it possible to chart how this new timetable for growing up affects the family. It also remains to be seen whether and how this period of semi-autonomy (or semi-dependency, if the glass is seen as half empty) changes the path of psychosocial development. Using new and more discriminating measures of development during the early adult years, analysts will be able to examine more directly whether and how the experience of adult transitions fosters psychological development, a topic that has remained largely unexplored.

The new schedule of adulthood has complicated family formation itself, particularly for the less-advantaged members of American society. Moving out of the natal household

has become precarious for those with limited means. Unlike the not-so-distant past, when marriage provided an easy (though not always a successful) route out, fewer young adults today are willing to commit to a permanent union, in part because they lack the resources and the mind-set to settle down and in part because they lack confidence that marriage provides the security that it once did. These conditions help to explain why parenthood now often precedes marriage for many young adults growing up in disadvantaged households. By contrast, for youth from advantaged families who are able to complete college, the extended period of growing up brings few costs and many benefits. The longer educational process provides greater opportunities for self-exploration, including the search for stable life partners. Delaying marriage and parenthood, it appears, results in wiser marriage choices and consequently more stable family situations and more positive environments for childbearing and childrearing. This class divide in the early adult transition risks reinforcing social advantage and disadvantage in family formation in the next generation.⁷³

The body of research on the connections between young adults and their parents across households is growing. Clearly, parents continue to channel support and economic assistance to their adult children after they leave home. But exactly how, when, and why do parents extend help, and how is it reciprocated in both the short term and the long term? Much also remains to be learned about how such family assistance affects both the givers and the receivers of help. How intergenerational exchange is affected by the distribution of resources in the larger society also requires more investigation. I have argued that the United States, with its relatively underdeveloped welfare system, relies more on the family to invest in young adults than do many nations in Europe. The heavy burden placed on families may come at a price if young adults begin to regard childbearing as too onerous and perhaps not sufficiently rewarding. Although there may be no immediate policy prescription for addressing this problem, it is essential to recognize the importance of strengthening the family nest and reducing the immense and competing demands that are being placed on today's parents.

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