EMERGING ADULTS: HOW TO WORK WITH STUDENTS AND FAMILIES

COLORADO ASSOCIATION OF ADMINISTRATORS OF STUDENT LOANS & ACCOUNTS RECEIVABLES CONFERENCE
APRIL 21, 2011
FINANCIAL EXCHANGES

How have your interactions with students and families changed over time?
New developmental stage between adolescence and adulthood

- Lasts from about age 18-25; for many, lasts through the twenties
- Begins with the end of secondary school; ends with the attainment of full adult status--?
- Exists mainly in industrialized societies, but growing in developing countries
FIVE MAIN FEATURES
Based on 300 interviews with Americans ages 18-29 with diverse backgrounds

1. The age of *identity* explorations
2. The age of *instability*
3. The self-focused age
4. The age of *feeling in-between*
5. The age of *possibilities*

Dr. Jeffrey J. Arnett
IDENTITY EXPLORATION

Trying to find out “who I am”

Trying to find a place in the world

Love: searching for a “soul mate”

Work: searching for self-fulfillment; money is no longer enough
On average, how many times do folks aged 20-29 change jobs?

INSTABILITY
RATES OF MOVING, BY AGE

Who Moved in the Last Year

% Who Moved in the Last Year

10-14 15-19 20-24 25-29 30-44 45-64 65-74 75-84 85+

0% 5% 10% 15% 20% 25% 30% 35% 40%
SELF-FOCUSED

More independent from parents

Not yet tied to others
Not yet fully adult and not “kids” or adolescents

Adults in some ways but not others
DO YOU FEEL THAT YOU HAVE REACHED ADULTHOOD?
POST-WWII CRITERIA FOR BEING AN ADULT

- All About Stability
  - Good Job
  - Own Home and Car
  - Married
  - 2.5 Kids
  - Dog
  - White Picket Fence
CRITERIA FOR BEING AN ADULT, AS DEFINED BY EMERGING ADULTS

Top Criteria

- Accept responsibility for yourself
- Make independent decisions
- Become financially independent

Bottom Criteria

- Finish education
- Marriage
- Parenthood
How many Americans 18-24 agree that “I am very sure that someday I will get to where I want to be in life”?
HOW DID WE GET HERE?

- Societal Shifts
- Gender Expectation Shifts
- Shifts in How We Treat Adolescents
What are the limitations of this research?

Does everyone have the luxury of experiencing an emerging adulthood?
### MEDIAN MARRIAGE AGE OF FEMALES IN SELECTED COUNTRIES

<table>
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<th>Industrialized Countries</th>
<th>Age</th>
<th>Developing Countries</th>
<th>Age</th>
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<tr>
<td>Australia</td>
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<td>Brazil</td>
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</table>
Identity issues are key

May take 5-6 years to get a “four-year” degree

Even after bachelor’s degree, may head in new direction

Emerging Adults advising/supervising Emerging Adults
STUDENT IMPLICATIONS

- Loan Repayment
  - Frequent Job Changes & High Moving Rates

- Unrealistic Optimism with No Concrete Plan
  - Created for students by families and education

- Policies and Level of Flexibility

- Impact of Technology
FAMILY IMPLICATIONS

- Increased Interaction with the Institution
- FERPA Challenges
- No College Parenting 101 Class for Families

- Economic Factors
  - How does moving home impact loan repayment?
The biggest influence on deciding to seek a college education

The biggest influence on retaining students semester to semester

The biggest influence on graduation!
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REFERENCES

- Estimated Median Age at First Marriage, By Sex: [http://www.census.gov/population/socdemo/hh-fam/tabMS-2.pdf](http://www.census.gov/population/socdemo/hh-fam/tabMS-2.pdf)


- “Emerging Adulthood: The Winding Road from the Late Teens through the Twenties,” by Jeffrey Jensen Arnett, Oxford University Press.