



Not Quite Adults: Why 20-Somethings Are Choosing a Slower Path to Adulthood, and Why It's Good for Everyone

Richard A. Settersten Jr. , Barbara E. Ray

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From Reader Review Not Quite Adults: Why 20-Somethings Are Choosing a Slower Path to Adulthood, and Why It's Good for Everyone for online ebook

Allie says

Lots of good information here. Not sure I was persuaded by the overall argument though.

Jonna Higgins-Freese says

This was an interesting antidote to the lazy/spendy narrative of twenty-somethings who "fail to launch." Settersten and Ray argue that extending young adulthood by investing in themselves early on -- living with parents while completing school and/or avoiding taking on adult commitments such as marriage and parenting -- are smart investments, and mark the difference between "treaders" and "swimmers." "Treaders" dive into parenting and marriage before they've completed an education that allows them to earn a living wage, or those who are too debt-averse -- or already too indebted by medical bills and life expenses from low wage living -- to invest in educational debt.

The authors describe an "arms race" for education that is "smart for one, dumb for all" -- credential inflation simply ratchets up the needed credentials.

That said, it's true that twenty-somethings' expectations are likely not realistic: "youths' expectations and sense of entitlement have risen like a helium balloon in thin air . . . young people increasingly want to work in jobs with high salaries and prestige, but they don't want to make the commitments of time and energy that are required to get the positions they want -- a collision course waiting to happen . . . Seldom have so many young people had such high aspirations for college, yet floundered so badly" (5).

The also argue for providing valid non-four-year-degree pathways to credentialing in post-secondary education: "When did becoming nurse practitioners, police officers, child care workers, or landscapers take on the taint of the 'also-ran' in life?" (27). At the same time, we need to "[break] up the lockstep way we think about education" by considering shorter undergraduate sequences for those who come in with AP credits, or by imagining that "students in specialized programs, such as pre-law or medicine, may not need four full years of undergraduate work before they begin their professional training" (27).

They also bring some coherence around loans. While it's sad when a college graduate is laid off, the truth is that such people are less than half as likely to be unemployed as those without a BA. "Today, the typical college graduate with debt from a public university leaves school owing "\$20,000. For a loan this size, monthly payments are approximately \$250 . . . the average student has paid back all but \$7,000 of his or her debt just three years out of college" (33).

At the same time, college offers excellent ROI: "College debt represents just over 1 percent of lifetime earnings for the typical college graduate. It also offers a return on investment of between 6 and 8 percent, which is better than the stock market these days . . . [a student who earns a bachelor's degree will earn] approximately \$300,000 more in her lifetime relative to a high school friend who did not go to college --even after subtracting the original cost of college, the earnings she missed while she was going to school, and

ohter "sunk" costs. The earnings gains from . . . a two-year degreee . . . are about \$3,000 a year. Earning \$23,000 a year versus \$20,000 might not seem like much, but that extra \$250 a month can mean the difference between living in a dangerous neighborhood and a decent one" (35).

Those who won't or can't take on debt are often making a mistake -- or are already suffering from the downward spiral of being stuck in low-wage jobs in families with too few assets to provide a safety net: "Car repairs, covering expenses after losing jobs, and home repairs are the most common reasons why young people in the middle-to-lower earnings brackets use credit cards. Rent, groceries, and utilities also rank high on the list Contrary to the common stereotype of spoiled big spenders, many young people are using their cards to tide them over through the end of the month" (44).

"Those who get into the elite schools will likely do well wherever they go After controlling for family background, SAT scores, or family income, studies show that lifetime earnings rarely reflect where students go to college. What they do reflect is whether or not they have the degree. That's the single most critical factor" (38). David Shulenburger, vice president for academic affairs of the Association of Public and Land-Grant Universities, says "we don't know that students learn more [at elite universities] and we don't have any evidence to suggest that their earnings or career are any different in an elite school" (38).

Parents who can't or won't provide a safe harbor for their children increase the dichotomy because the swimmers and treaders. Parents "spend one-third of the costs of raising a child to the age of eighteen again between eighteen and thirty-four; the burden on the older generation is too high. In a survey of eighteen through twenty-one-year-olds in 2005 [and 2007], about seven in ten had received financial help from their parents in the prior year" (51).

The authors acknowledge that what some see as twenty-something "job hopping" is simply the rational response to the fact that employers are no longer loyal to their employees. Knowing that they will be laid off at the first sign of a downturn, employees take new opportunities whenever they can.

Wages have been declining in terms of real value across education levels. "Young adults ages twenty-five through thirty-four with just a high school degree could expect entry-level wages of \$11 an hour for males and \$9 an hour for females in 2005. Their peers with a college degree were making about \$20 an hour in their first job. In fact . . . high school dropouts haven't seen their wages increase for twenty-five years, and those with just a high school degree were earning only 7 percent more in 1969, only about 10 percent of men in their early thirties [earned] poverty-level wages. By 2004, that share had more than doubled. Women fared a little better over the same time span, but nearly half of all women were still earning poverty-level wages in their mid-thirties. ""The most recent generation of workers is taking much longer to earn enough to support a family . . . and at every age, young men are now less likely to do so than their counterparts were a quarter-century ago" (73).

In Europe and other places, it's becoming more common for children to live with their parents into adulthood. "General well-being and satisfaction seem to be enhanced by longer stays in the family home, and the family can be a critical, and welcome, buffer in the face of economic instability, tight housing markets, and other limited opportunities" (131). We might see a new developmental stage, "in-house adulthood," "structured less in terms of an authoritative parent and submissive child, and more as co-equals who reside together, enjoy each other's company, and provide mutual support" (131).

"Working-class and poorer families more often take a sterner approach to parenting, giving children little guidance, or insisting that they must make it on their own and learn from their mistakes. They encourage or even demand that their children leave home early. Eighteen and you're out is a frequent rule in these

households. Unfortunately, these parents are telling their children to play by old rules that at best no longer apply in today's world, and at worst may be detrimental to them" (132).

Helene says

Insightful book on how life has changed for me and my fellow 20-Something peers. However, I felt this book could have been a well-written essay; a lot of points became really redundant as I continued on with the book. Yes, there's currently a big divide between the privileged and the underprivileged. That's basically the theme throughout the whole book.

Even the final chapter, which was supposed to suggest some solutions for this dilemma, could have been summed up quickly at the end of each chapter. I felt the last chapter just re-hashed everything and essentially overkilled the arc of the whole book. I was racing through the final few chapters because my mind was just getting restless with the repeated theories.

Rhianna says

It was alright. It was an interesting look at some of the contributing factors to some of the issues that young adults face today. It was written 8 years ago, based on studies up to 10 years prior, so you can see the direction things ended up heading, and some of the things there's no way they could have predicted. They were comparing the differences from the Bush era young adults to Obama era young adults, they could have never foretold what came after. Still manages to offer good insight.

Treycaria says

Written in 2010 and still relevant today for my age group. What a look in the mirror, although this book really stresses a fine line on those who "tread" and "swim" through life's journey regarding education, career, and family units it did have a lot of relatable antidotes from interviewees and data describing situations I myself experience or others I am acquainted with. I read this as a sympathy consideration for those I do not understand like adults who still live with Mommy. I get it more now after reading this.

Katie says

Not quite worth reading.

If the recession has affected you in any meaningful way, or if you know anyone who has been affected by it, you will find this book more annoying than insightful. Blithely ignoring the fact that it's not just that things have slowed down a little but that the entire blinking economy has taken a dramatic turn for the worst, the authors insist, as though it were still 1997, that--to quote the title of their first chapter--"education, education, education!" is the key for young people trying to get on their feet these days. They wave away the problem of excessive debt with the assurance that the average college debt is "about the same as a new car" so no biggie. (Ignoring the fact that "average" means that for every kid who gets a free ride, there's one who is

\$100,000 in the hole at age 23.) They also insist that a college degree is "no longer optional" while paying no attention a tall to the fact that it is required for jobs that pay barely \$20,000, making it a less-than-break-even investment on an average day for many folks. They blame the children of "working class" shmoes for their own plight, wringing their hands and saying if only the parents had known how to properly advise their offspring to get an education instead of working in fast food (because working in fast food WITH a degree is surely less demoralizing). They also have a weird idea of what, exactly, constitutes "working class" or "lower class." There's a weird anecdote about some kid who is working a series of minimum wage jobs because he couldn't afford college, and then his parents moved to Florida and bought two houses. Yeah, those "working class" people, always snowbirding to Florida in multiple pieces of real estate. WHAT.

I couldn't even stomach their chapters on relationships and gave up about that point. This book is worse than a failed attempt to make lemonade of economic lemons, it's a slap in the face to a generation that is eating the butt end of 30 years of profligacy on the part of their parents.

Anne Holcomb says

I read this book as background research for my thesis. The authors report the results of a broad study conducted through interviews with young people in cities across the U.S. "Not Quite Adults" looks behind sensationalized news headlines about college students, helicopter parents, and the like to show that young adults' lifestyles, priorities and goals are quite different than how they are portrayed in the media. The authors identify two groups of young adults: the "swimmers," who have a strong family support network, get into name-brand colleges, delay marriage and children, and go on to successful jobs; and "treaders," those who come from less secure family backgrounds and often marry and have children early, delaying education or taking only a few college classes before dropping out. This book convincingly lays out the challenges facing young people in both groups and is a fascinating, obviously well-researched read for anyone who's interested in the economy and our educational system and how they are both affecting the future of young Americans.

Elizabeth says

from the library c2010
a lot of pressure on it

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Introduction

College, technical school or military followed by a job, marriage, homebuying then children, before age 25 has morphed into different choices. They are paths to competing in the new economy which has evolved in major ways since 1980. Media tell the story that youth are spoiled slackers with a sense of entitlement. (me: media is a corporate mouthpiece) Introduces concepts of swimmers vs treaders. Treaders have a high % who skip or fail to get education. (me: this cohort always existed, is it larger?) They tend to start families early

because they don't feel they are giving up much because they don't see much of a future anyway. They get poorly paid, part time work. They don't know how to make their way through the education or the work process. They are not exclusively from blue collar or lower class families. They also come from middle class families. Authors assert that the gap in life satisfaction between swimmers and treaders is widening rapidly and being passed onto the next generation.

busting common misperceptions:

for ex, re work: young workers are leary of investing too much with any one employer or investing too much even into their jobs (me: but we taught them this.) job shopping is smart...needy people can't shop well or drive a better bargain so those with the best education do the best shopping

for ex, re education: 'college is for everyone'... but half drop out within 6 years (vs me who finished in 3 1/2)
for ex, re money management: 'youth spend carelessly and are in debt' vs young are so fearfull of debt that they underinvest in their education which has long term consequences on their total earning potential turning more potential swimmers into treaders.

for ex, re commitment and marriage: swimmers delay both...treaders don't delay having children because children give meaning to life in the face of so much discouragement....when marriage is delayed or not invested in friends fill in the space (me: remember high school)..friends = networking ...treaders tend to have small tight family based networks....swimmers tend to have involved parents who offer advice, funds, shelter, connections without pushing their kids to repeat the paths of their own lives.

this book was written as awarning to baby boomers that if treaders are allowed to pursue child poverty, it will end up costing 4% of GDP and come out of the resources of baby boomer retirement funds.

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The Death of the Grown-up: How America's Arrested Development Is Bringing Down Western Civilization

grownups who refuse to grow up produce children who refuse to grow up

Destinies of the Disadvantaged: The Politics of Teen Childbearing

Kat Krull says

This book was insightful, and confirmed many of my prior beliefs about my generation compared to past ones. My main takeaways were as follows:

- Supportive parents who provide guidance - but not too excessively - play a vital role in the success of our generation.
- This generation can be divided into swimmers and treaders.

Treaders don't receive as much guidance and support from their parents, don't typically complete a 4 year education, and marry (or simply live a partner) and have children in their late teens or early 20's.

Meanwhile, swimmers make sure they get their "ducks in a row." They receive adequate parental support, complete their education, and get their career off to a good start before starting their domestic life.

- Education is the best investment in one's future. It can make the difference between a lifetime of struggle and success, although it may seem very costly.
- This generation is much less materialistic and superficial than most think. A large portion "boomerang" back to their parent's house after college to save money to help them build a better, more financially secure future.

This was a good read that made me think of continuing my education further, despite the financial drawbacks. Also, it made me more grateful that I have such an emotionally and financially supportive family.

Barbara Ray says

I'm a little biased :)

Aj says

I think a lot of people view my generation as being "lazy" or "unmotivated", but this book really showed why that's not necessarily true. Of course, there are lazy people in every generation. But that's not the problem with today's young people. I really liked this book, and I really want to get my parents to read it. Of course, they'll probably dismiss it (I can see from the reviews that a lot of others have done the same), but I think it

definitely has a message worth listening to.

Lindy says

If you are a Millennial with few resources and not a lot of family support, this could be a life-changing read for you. Some great points Settersten made included: A) Debt for education is the best investment you will ever make. The numbers indisputably add up. If you think you are college material, let nothing stand in your way. B) Expensive universities do not lead to an average increase in salary. State universities are wonderful. C) Divorce rates for those who marry before 25 are much higher than those who marry after 25. D) It is very, very hard to support a family in the USA as a low-wage earner. This has negative affects on marriage rates and the self-images of young men.

Other chapters of the book describe trends in Millennials that would be informative to a non-Millennial. As a Millennial myself, it was interesting to learn that some of these very intrinsic things are interesting to other generations. Yes, we move a lot for jobs because we marry later. Yes, we make friends quickly in new cities. Yes, we often find highly specific clubs and volunteer opportunities by using the internet. No, we won't really know our physical neighbors, but we feel a strong sense of community with the friends we have all over the city.

Sara says

I'll admit that I started this book skeptical of the premise — that the extended adolescence / preadulthood which is so prevalent today is beneficial to both young adults and society in general. The introduction did little to convince me otherwise — alluding to an uncited stunning figure of 70% of eighteen to thirty-four-year-olds in 2005 had less than an associate's degree. It also set forth the argument that today's young people "live in a world of elevated expectations. This does not mean they are spoiled or coddled; it simply means they have been raised to believe in themselves" (xxi).

The authors suggest several factors that will positively influence young adulthood — strong relationships with parents, investing in the future including willingness to take on smart debt (ie, for education), selecting an appropriate path of education or vocational training, improving community colleges. They argue that "young people need institutions and supports that foster responsibility and hope, that help them set goals and build the skills they need as adults in a fast-moving and fast-changing world" (201), beyond just the family structure, and that "expecting young people to be adult by age eighteen or twenty-one, or even twenty-five, is no longer feasible, or even desirable" (201). Still, despite their ideas and valid points about emerging adulthood, I would suggest that creating stronger programs and supports even before the onset of legal adulthood — ie, in high school and earlier — rather than extension of adolescence would be more beneficial.

Jennifer says

I saw this in the new books section and took it home based on its title, without leafing through it first. That was a mistake. I thought it would counter balance my recent read, Boys Adrift, but this was an entirely different sort of book.

Based on research conducted by the MacArthur Foundation, *Not Quite Adults* purports to present "the real story" of what is happening with today's young people. However, the story it presents is primarily economic. It looks at the entry into adulthood first and foremost through the lens of economic class. There is no real discussion about the individual choices young people make. The researchers seem to feel that with proper support, all will succeed. (Proper support is defined as being provided funds; advise; room and board; and connections, as in contacts to get the right education and job.)

Since this is not what I was hoping for, after the first couple chapters I skimmed through a bit, only reading the sections that I thought might look at it from a parenting perspective. Even those spoke in economic terms. For example, working class parents are too hands-off, not providing enough of the aforementioned supports for their adult children.

Other than those four factors, no reason for dropping out of college or attaining a high paying job is discussed, and there is strong emphasis on the need for higher education as a route to success in this book. Even when they share stories of unwed parents struggling in low paying jobs, it is only framed in terms of parental/grandparental support, as if having a child in one's teens was inconsequential.

In the conclusion, we are given this piece of advise: "True, it is important for young people to be responsible and learn from their mistakes. But it also is unnecessary to let young adult children make mistakes that are certain to be damaging by not intervening."

Let them be responsible, but don't let them make mistakes? Let them. The authors are not talking about teens here. The research covered people from age 18 to 34. I don't think any of the 24-34 year olds I know were interviewed for this research. I can't imagine any of them thinking that their parents should or could prevent them from making mistakes.

I'm betting the parents supporting both their 24 year old and his 4 year old weren't consulted on that decision, so I'm not sure why the MacArthur Foundation thinks they'll be able to intervene on other ones. However, I don't think the researchers consider those types of decisions. They seem to have a one track mind: education = money, and nothing else matters.

Not a philosophy I can embrace.

Skylar Burris says

I couldn't read past page 50, so consider this a potentially inaccurate review and proceed with caution. I guess I shouldn't be surprised that a book that argues that it's a good thing 18-30 year olds are taking longer to launch into adulthood should end up advocating for increased spending and "social programs"; after all, the state is the ultimate helicopter parent. Yet who will pay for all of these efforts to "make the transition" to adulthood "easier"? Who is responsible for "easing the burden" of parents who continue to support their children well into their late 20's? Not the parents, apparently. Certainly not the children. No. Society. But isn't society just a bunch of children and parents, after all? Or are we just talking about childless people over the age of 40? Are they supposed to ease the rest of society gently into adulthood with their pocketbooks? Well no wonder it's a good thing people are taking longer to get married and have children, because we're going to need a lot more single people over 40 to help all those people who hit puberty a decade and a half ago become adults.

The authors fill many pages suggesting that you are doomed, absolutely doomed, if you do not get a college degree. They argue that not enough kids are willing to take on debt to go to college. The odd thing is that this argument comes on the heels of the admission that 50% of people who attempt college drop out without a degree. So maybe taking on tens of thousands of dollars of debt for a degree you may not manage to earn isn't such a good idea? No, no, apparently it is a good idea. It's just that kids need more help from their parents. More guidance on what classes to take and when to take them, etc. And if their parents are incapable of doing this, they need some "social program" to do it for them. It doesn't seem to occur to the authors that if, by the age of 18, you are not capable of reading a class catalog and a list of graduation requirements and making decent decisions about what classes to take, maybe you're not college material. And maybe, just maybe, even if you don't go to college, you may not be an absolute economic failure. Because, you know, those 75% of American adults who don't have B.A.'s, they're not ALL economic failures, are they? That's a pretty big under class.

Here's where I do agree with the authors: people shouldn't waste money on "brand name" colleges and ivy league tuitions. Many state schools provide just as good an education for much less. Shop around. Get a bang for your buck. The second place where I agree is that we need to end "senseless credentialing when on-the-job training or apprenticeships might be a better option."

Maybe I'm misreading this, but I got the hint from this book that people who make starting a family their priority are doomed to economic failure. If we graduated high school after 1985, we just cannot do it the old way anymore, the authors assure us. Apparently I did the impossible. I graduated high school as late as the 90's and yet by the age of 25 I had a college degree, my first full-time salaried job, a marriage, and my first home. But this can't happen anymore. People who get married young and have children young are doomed to be "treaders," not "swimmers." My generation and the next must delay marriage and most especially kids. We need to take five or six years to earn a college degree. Be foolish and rush into the family thing, and you've ruined your economic future. (I think it's a good idea to wait until either you or your would-be spouse has a steady, full-time job before you get married and until at least one of you has a college degree, but this is quite possible before age 25.)

This book seemed to imply that economic success (not just sustainability, provision of needs, but outright success) is more important than family. It does not occur to the authors that some people might actually rather have a family than a fund that will allow them to retire early or the type of job that will allow them to buy many more things than they need. Some people really would rather have their kids than regular dinners out. Some people are lucky enough to afford both, but those who can't -- they may actually prefer the kids. I don't know if the authors get that.

Here's a contradiction the authors don't seem to grasp: they indicate that having children out of wedlock is a bad financial blow (which it is!), and yet they find getting married later to be a positive thing. Ummm...you know...a culture that encourages people to get married earlier rather than hook up casually for many years might have fewer out-of-wedlock births. Just sayin'. Divorce and out-of-wedlock births are both massive contributors to poverty in the United States. There is one economic fact that is not emphasized enough in studies of poverty: the greatest way to achieve economic stability and gradual wealth accumulation, for both men and women, is to get married and to stay married. I have no problem with people choosing to marry later in life; there are all sorts of good, bad, indifferent (but always, ultimately, personal) reasons to do so; but let's not pretend this must be done to ensure economic advantage. After all, marriage itself is a fine example of the economic principle of comparative advantage.
