The Transition to Adulthood: Too Slow or Too Fast?

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ABSTRACT

We use the newly collected PSID TA-07 data, in combination with the CDS-II data, to examine the claims about social class bifurcation in young adulthood – with poverty-level youth possibly taking on adult roles "too early" at the same time that high-income youth may be supported for a long period past their 18th birthday. While not all evidence is consistent with this bifurcated story, the data are largely consistent with both arguments. Poor young adults make early family transitions (to parenthood and independent living); young adults from affluent families do not. Young adults from poor families establish financial independence (e.g., paying their own rent) early whereas affluent young adults receive large financial transfers from their parents (who pay for college and pay their bills). Poor young adults worry about money and losing their jobs; the affluent do not. The poor skip school in high school whereas the affluent expect to go to college and do attend as young adults. The poor are not more likely to help parents than the affluent but they are significantly more likely to help and emotionally support siblings, as predicted in both the qualitative ethnographic work on "childhood adultification" and the welfare-to-work reform experiments.

There are two opposing stories in the research literature on contemporary adolescence and young adulthood. The dominant one is that it takes young people longer to "emerge" as full blown adults today than in the past (Furstenberg et al. 2004; Arnett 2006; Aquilino 2006). Increased investment in higher education, accompanied by delayed marriage and childbearing, combine to create an elongated period in which young adults experiment with different relationships and slowly settle into adult roles. Securing "good" jobs is also difficult for young workers, particularly those who do not invest in higher education (Oppenheimer, Kalmijn and Lew 1997; Oppenheimer 2003). Housing costs are high and this raises the bar for full financial independence. This combination of factors results in longer periods of co-residence with parents, a slower transition to financial independence from parents, and later ages at which young adults have the full accoutrements of adulthood.

The other description of adolescence and young adulthood that emerges from qualitative research and the welfare reform experimental literature is that some children are forced into adult roles too early (Burton 2007; Gennetian et al. 2004; Morris et al. 2001). Burton (2007) argues that, in poor families and also in some immigrant communities, children are keenly aware of parents' financial problems and take on some of the responsibility for managing these problems (e.g., helping parents evade debt collectors, contributing to household income). Children and adolescents do this at relatively young ages when more affluent peers are protected from such adult concerns. Welfare-to-work demonstration programs have found harmful effects of maternal employment on adolescents' educational attainment, with one conjecture being that older children (especially daughters) in these families must assume the burden of caregiving for

younger siblings. This caregiving responsibility interferes with schooling by increasing tardiness or absences (Gennetian et al. 2004). In extreme cases, where parents' physical or mental health is poor or where there are alcohol or drug addiction issues, children may actually function as parents, both to their own parents who are not capable of parenting and also to younger siblings (Burton 2007).

This research literature suggests the majority of youth benefit from large parental investment and an elongated transition to adulthood. Yet there is significant variation by class, with a discernable subgroup of adolescents and young adults who may "under-invest" in themselves and have parents who "under-invest" in them. These youth feel great pressure to assist poor or poorly functioning families.

In this paper, we use the Panel Study of Income Dynamics (PSID) 2007 Transition to Adulthood (TA) sample, matched to the 2002 Child Development Supplement (CDS-II) interview in adolescence. We assess variation in adolescents' assistance to their parents and siblings, their educational functioning and educational expectations for the future, and their worries about money and the future. We also assess variation in young adults' higher education enrollment, expectations about their future financial security, their receipt of various types of financial assistance from family, and their family statuses in terms of cohabitation, early independent household formation, and young parenthood. We pay particular attention to socioeconomic differences in these outcomes, using the income to needs (income to the poverty threshold) in the individual's (parental) household at the time of the CDS-II interview to assess the socioeconomic

background of the young adult.[2] Maternal education is also a key control variable in the multivariate analyses.

Background

Using multiple data sets, Schoeni and Ross (2005) show that there was a 10 percent rise in the likelihood of young adults, 18-34 years old, living with parents between 1970 and 1990. They estimate that this resulted in a 13 percent increase in the assistance young adults received from parents. They point out that the total burden on parents may not have increased because fertility declined and smaller families may allow for higher per child investment without increasing total costs.

On average, young adults receive around $38,000 (in 2001 dollars) in total during the period when they age from 18 to 34 (Schoeni and Ross 2005: Table 12.4). Comparing this amount to USDA estimates of what it costs to raise a child to age 18 (around $170,000 in 2001), parents spend 23% the amount spent prior to age 18 getting children launched after age 18.

Schoeni and Ross (2005) also show that inequality in financial assistance to young adult children is substantial. Young adults in the top quartile of the family income distribution (measured when the young adult was age 10 to 15) receive transfers in the amount of $71,000 (in 2001 dollars) between the ages of 18 and 34. This compares with a transfer of $23,414, on average, for young adults with family incomes in the bottom quartile – still a positive flow from parent to child, but much smaller than at the top of the

[2] This is our preliminary measure of economic status. We have constructed other measures and in future work we will assess the sensitivity of findings to alternative measures of economic well being. For example, Schoeni and Ross (2005) use a measure of family income when a child was age 10 to 15 to construct a measure that is closer to a permanent income measure. Mattingly and Stransky (2010) use an array of poverty measures during a young adult's childhood to assess outcomes later in life.

income distribution. These cost estimates include in-kind transfers, such as housing and food, when parents share a residence with an adult child. Transfers of time are also substantial, with an estimate of about 3,800 hours of time assistance on the part of parents on behalf of their children over the years when a young adult ages from 18 to 34. Time assistance does not vary greatly by family income level – it is in the 3,600-4,100 hour range for all family income levels.

Schoeni and Ross's estimates coincide with claims throughout the popular press and the academic literature that the flow of support is substantial from parents to young adult children. Young adult children increasingly delay leaving their parents' households until they have stable employment (Furstenberg et al. 2004) and stable employment has been in short supply for the young, especially those with only a high school education or less (Oppenheimer, Kalmijn and Lew, 1997). Newspapers are full of stories about young adult children moving back home, especially in the current economic crisis, or calling on the dwindling resources of the "bank of Mom and Dad." The current recession may be hitting young adults especially hard, with 10 percent of 18 to 34 year olds reporting that they have moved back in with their parents due to the recession (Pew Research Center, 2009).

Family transitions that used to mark the assumption of adult roles are occurring later and are less orderly. Marriage is increasingly delayed: the average age at first marriage is now 28 for men and 26 for women in the U.S. (U.S. Census Bureau 2010). Although marriage is delayed, childbearing often is not among those with less education. Parents frequently must respond to adult children's need for assistance, including co-residence, along with the needs of grandchildren who are born into "fragile" cohabiting

relationships or to an unmarried mother (Seltzer, Strohm and Bianchi 2010). When adult children divorce, single mothers and grandchildren often "come home" (Bryson and Casper 1999; Pebley and Rudkin 1999).

All the foregoing suggests a sizable need on the part of children for parental support extending well into adulthood but families are differentially able to provide this support. Annette Lareau (2003) argues that affluent youth are raised with incredible amounts of parental investments of both time and money (concerted cultivation) whereas parents in poor and working class families take a much more "hands off" approach to childrearing. These parents are not involved in organizing children's activities and are not as efficacious in dealing with institutions like schools. Hence, young adult outcomes diverge in predictable ways, with those from affluent families attending college and those from less affluent backgrounds sidetracked from accomplishing this goal even when they hold it (Lareau 2010).

Linda Burton (2007) talks about "childhood adultification" in families where parents have few resources and where children grow up early. Adolescents may carry a heavy burden of support for siblings that ultimately interferes with schooling, increases absenteeism and disciplinary actions, and enhances the likelihood of dropping out or not continuing on to higher levels of schooling (Gennetian et al 2004). In these families, the chances are high that the young adult makes "early transitions" such as having a child during the teen years and there may be pressures to "flee" the parental home where demands are overwhelming (Burton 2007).

A rich data source for assessing some of these claims about social class variation in young adulthood is the Transition to Adulthood (TA) sample of the Panel Study of

Income Dynamics (PSID). The PSID has the information on family income that is needed to characterize young adults' backgrounds while growing up. The TA data collection, in combination with earlier data collection on these young adults as children when they were included in the Child Development Supplement (CDS) to the PSID, provides indicators in a number of the domains that are the focus of the research literature on the transfers that young adults receive from parents, especially in more affluent households, and that adolescents are called upon to provide in low income households.

In this paper, we use the TA-07 and CDS-II data to assess inequality in five domains with relevance to parental investments and transition to adulthood. The domains include: help and emotional support for parents and siblings during adolescence; educational behaviors and expectations; taking on adult worries about the future in adolescence and having negative expectations about financial security in young adulthood; financial independence and parental help in adolescence and young adulthood; and early family transitions in young adulthood. Our research questions are two fold: Is there support for the claims of the "childhood adultification thesis? Secondly, in what domains is there evidence of an elongated transition to adulthood and how large is the variation by social class?

Data and Methods

We use the Panel Study of Income Dynamics, a nationally representative and longitudinal data set that has been collected since 1968. In 2002, the second round of the Child Development Supplement was administered and in 2007 the Transition to Adulthood was (re)administered. Our sample is restricted to those who completed CDS-II

(2002) and completed TA 2007 (N=955).[3] It was important for this project to restrict the TA sample to those who had completed CDS-II because CDS-II asked about help and support for parents and siblings, important components of the argument that low income adolescents might take on adult responsibilities at an early age with negative consequences for their future well-being. We draw on the CDS-II for questionnaire content on what the adolescent does for his/her family members and we also use it to characterize the family economic situation of the young adult when he or she was growing up in the parental home.

The TA-07 questionnaire content provides reports of what parents (or other family members) are giving to the young adult but young adults are not asked about what they do for their parents or other family members. Thus, our assessment of the extent of "adultification" of children comes primarily from the CDS. Parental investments of time and money come from both the CDS and TA, although we cannot use TA to follow young adults throughout the full period of "emerging" adulthood – usually defined as ages 18 to 25 (or older) in the literature. We can assess the years when many parents typically help with higher education.

Dependent Variables

We examined measures in 5 domains. The domains included: 1) helping/emotionally supporting parents and siblings in adolescence (CDS-II); 2)

[3] Communication with the Data Processing Team at PSID suggests that there were 152 respondents to TA-07 who did not complete the CDS-II interview. Completion of CDS-02 was not a requirement for eligibility/completion of TA-07. To be eligible for TA-07, respondents needed to be old enough for TA-07 (rather than CDS-III) and have completed CDS-01 (n=3563) and not have a non-interview at TA-05 due to a permanent condition. Note that there were 963 such respondents. We exclude the handful of cases missing on one or more demographic controls (n=8).

skipping/missing school and educational expectations in adolescence (CDS-II) and college attendance in young adulthood (TA-07); 3) worries about the future in adolescence (CDS-II) and having negative expectations about financial security in young adulthood (TA-07); 4) financial independence and parental help in young adulthood (TA-07); and 5) early family transitions in young adulthood (TA-07). Table 1 provides percentage distributions (or means) for the independent and control variables used in the regression models.

[Table 1 About Here]

For complete item wording of each dependent variable, see Appendix A.

Help and Emotional Support for Parents and Siblings during Adolescence. In the CDS-II supplement, adolescents were asked how often they helped parents and siblings with things they had to get done and how often they provided emotional support for parents and siblings. These 4 variables were each coded (1) when the frequency was everyday or almost everyday, and coded (0) for less frequent assistance.

Educational Behaviors and Expectations. In the CDS-II supplement, adolescents were asked how often a health or emotion problem caused them to miss school, if they had skipped school during the past six months, and what expectations they had for further education. School absences were coded (1) when the frequency was at least once a week, and (0) if less often. Skipping school was coded (1) if the adolescent did skip during the past six months and (0) if not. For educational expectations, two variables were created: one indicates whether the adolescent expects to receive at least some college education or other post-secondary vocational training and one indicates whether the adolescent expects to receive a four year college degree or a higher level of education.

The TA supplement also has data that pertain to this domain. The young adults who completed high school or received a GED were asked if they had ever attended college. Those who had ever attended college were asked if they were currently enrolled in college. Both variables were coded as (1) if yes and (0) if no.

Taking on Adult Worries about the Future in Adolescence and Having Negative Expectations about Financial Security in Young Adulthood. The CDS-II asks adolescents whether they worry about not getting a good job as an adult, whether they are discouraged about the future, and whether they worry that their family will not have enough money to pay for things. Each of these variables is coded as (1) if the adolescent reports worrying almost every day or every day and (0) if less frequently.

In the TA supplement, the now young adults are asked if they are likely to get a job that pays well, if they are likely to have trouble supporting their family, and if they are likely to be laid off from a job in the future. Each is on a seven point scale, ranging from very unlikely to very likely. The first variable is coded as (1) if the respondent reports that the likelihood of getting a well-paying job is in the first three categories (very unlikely, etc.) and (0) if it is more likely. The latter two variables are coded as (1) if the respondent reports that the likelihood of those events are in the highest three categories (very likely, etc.) and (0) if they are less likely.

Financial Independence and Parental Help in Young Adulthood. The CDS-II questionnaire asks the adolescents whether they used their own money to pay family bills and expenses in the past month and whether they have a bank account, Each of these variables is coded with (1) if the respondent replies yes and (0) otherwise.

The TA supplement asks further questions about the young adults' financial standing. The items include whether young adults are responsible for earning their own living, paying their own rent, paying their own bills, and managing their own money. Each of these variables is coded as (1) if the respondent reports doing this most of the time or all of the time and as (0) if the respondent reports doing this less often.

The TA also assesses financial help given to the TA respondent by parents or other relatives. The items are whether or not a parent or other relative did the following things for the TA respondent: a) paid rent or a mortgage payment, b) provided a personal vehicle, c) paid tuition, d) covered bills/expenses, and e) gave a personal loan. Each of these dimensions is coded (1) if any receipt was reported, else (0).

Early Family Transitions. In the TA-07 interview, it is determined whether the young adult is cohabiting with a partner, whether the young adult has formed his/her own independent household (defined as having become a PSID "head" or "wife"). If yes, we could these each as 1, else 0. Early parenting is also ascertained and we code two dichotomous variables indicating whether a young adult became a parent/had a child before age 18 or before age 20.

Key Independent Variables

Grieger et al. (2008) describes several possibilities for analyzing *poverty* in the PSID. We used the PSID-4 thresholds (downloaded for each year from http://simba.isr.umich.edu/help/UgenVars.aspx). Note that the thresholds for each survey year are imported for the prior calendar year, since income is reported for the prior year. We focus on 2002, the year of the CDS-II interview, and construct a measure of the ratio

of family income to the poverty threshold in 2002 and multiply this by 100 to express income as a percent of the poverty level. Family income reported in 2003 (for 2002) is compared to the poverty threshold for 2002. One limitation is that while the poverty threshold refers to income values for calendar year 2002, as do income reports, the poverty threshold is based upon family composition in 2003.

Once we compare the ratio of family income to poverty and multiply by 100 percent, we construct binary variables to explore the implications of various income arrangements: living *below poverty* (under 100% of the threshold), living in a *low-income family* (100 to under 200 percent of the threshold), being of *moderate means* (200 to under 400 percent of the threshold, our reference category), being *well off* (400 to under 700 percent of the threshold), and being *high income* (700 percent of the poverty threshold or more).

We also include *maternal education*, collected in 2007 as part of the TA interview. It is coded into four categorical variables: Fewer than twelve years, or *less than high school* (reference/omitted category); 12 years, or *high school diploma*; 12-15 years, or *some college*; and 16 or more years, or *BA degree or more.* Those who were coded as 0 were assigned to the less than high school category and assigned a value of (1) on an imputation flag (N=11). The PSID (0) value includes both cases that are truly missing and cases where the mother has no formal education. Additional missing values were coded high school graduates, the median and modal category, and also coded (1) on the imputation flag (N=73).

Control Variables

We include an indicator of whether or not respondents live with both an adult female and an adult male "parent." These include biological, adoptive, or step-mothers/fathers, as well as mother/father figures, and legal guardians/foster parents. This variable, *two parents*, is coded (1) if one mother figure and one father figure are present, otherwise it is coded (0). We also include a continuous measure of *age* in regression models. It is computed based on birth date and date of TA interview. We capture race through an indicator for *non-white* respondents. Finally, we include indicators for *urban residence* and region of residence: *Northeast* (reference/omitted category), *North Central*, *South, and West.*

Analysis Strategy

We use logistic regression to provide unadjusted estimates of outcome measures by the socioeconomic status of the family (income/poverty at CDS-II) (Model 1). We then add maternal education (Model 2) and then include the set of control variables to provide adjusted estimates of the relationship between income/poverty and outcome measures (Model 3). Table 2 provides the overall frequency distributions for each of the dichotomous dependent variables.

[Table 2 About Here]

Preliminary Results

Helping and Emotionally Supporting Parents and Siblings

Table 3 shows the relationship between family income and the likelihood that adolescents provide regular emotional support or practical help with chores and running

errands for parents and with chores or homework for siblings. These regressions predict whether this help or emotional support is provided every day or almost everyday. Our expectation is that the most "adultified" adolescents – those from low-income families – are most likely to take on the adult roles of providing help and support to family members. The findings from the welfare-to-work demonstration projects suggest that low-income adolescents may be especially involved in the care of siblings.

[Table 3 about here]

The relationship between family income and helping or supporting parents is unclear. Adolescents from middle to upper middle income families (family incomes 200-700% of the poverty level) are the most likely to provide regular concrete help to parents and there are few differences in who provides regular emotional support to parents. The relationship between family income (relative to need) and providing help and support to siblings is strong, however, with the direction predicted by the "adultification hypothesis." Adolescents from the lowest income families provide the most help with chores and homework and emotional support to their siblings, and this finding is consistent across models. Interestingly, mothers' education is also significant, but perhaps in the opposite direction. That is, maternal education is positively associated with an increased likelihood of providing help and support to siblings.

Educational Behaviors and Expectations

Table 4 presents an analysis of the relationship between family income in adolescence and persistent school absences, skipping school, and educational expectations at the time of the CDS-II and actual enrollment in post-secondary schooling

reported at the time of the TA-07 interview. The “adultification” hypothesis suggests that adolescents in low income families are likely to experience pressure to shift their focus away from schooling and towards behaviors that more immediately benefit the family, such as providing non-market work in the home or earning an income in the labor force. Therefore, we hypothesize that adolescents from low income families will be more likely to miss school. We include two measures: one is missing school as a result of health or emotional problems. The other measures "skipping school" without permission. While neither of these is a perfect proxy for school absence due to adult type responsibilities, they may each capture behaviors that limit school participation. We also expect that low income adolescents will have lower expectations for their future educational attainment, and lower enrollment when they reach young adulthood.

[Table 4 about here]

Adolescents from the poorest families are much more likely to miss school on a regular basis than those from the middle and upper ends of the income range. They are also much more likely to have skipped school in the past 6 months. Educational expectations are also in line with the “adultification” hypothesis, in that low-income adolescents are much less likely to expect to enroll in post-secondary education. However, in the full model, adolescents in poor households are more likely than those near poverty and middle income households to expect to receive at least some college or vocational training. They are also more likely to be attending college at their TA interview, though not more likely to have ever attended college (i.e., the universe asked about whether currently attending) than are those who were in near poor or middle income families during adolescence.

With respect to educational expectations and enrollment in college, we also begin to see the large advantage that living in a high-income household confers. The expectation of getting some post-secondary education is 4 times as high and the expectation of earning a BA or higher is 3 times as high for those in families with income that is 7 times the poverty level than it is for middle income adolescents, even after controls. When these individuals reach adulthood, they are almost twice as likely to have ever attended college compared with those in the (lower) middle of the income distribution. Those whose families had incomes at least 4 times the poverty level are also substantially more likely to expect to go to college and then, later in early adulthood, to actually attend college, than those in families with incomes 200-400 percent of the poverty thresholds.

Worries about Jobs, Money, and the Future

Table 5 examines the relationship between family income and adolescents' worries about their future ability to get a good job, and their worries about the family's income. It also explores the connection between family income in adolescence and young adults' expectations for getting a job that pays well, being able to support a family, having unstable employment, and generally finding life harder than the previous generation.

We hypothesize that respondents who experience poverty as adolescents are more likely to have "adult" concerns and therefore more likely to have premature worries about financial stability at the time of the CDS-II interview. Similarly, we expect that

adolescent poverty will have lasting effects at the time of the TA interview, with more negative expectations about work and life at that time as well.

[Table 5 about here]

At the time of the CDS-II interview, adolescents from families with lower incomes were a lot more worried about their families' finances than children from more affluent homes. The story is less clear when we look at feelings of discouragement about the future. In Model 1 (income as the only predictor), low family income is strongly related to feeling discouraged. However, in Models 2 and 3, mothers' level of education is a much stronger predictor, with children of mothers with the least education feeling the most discouraged. In the full model, the adolescents with the highest family income are 1.5 times more likely to be discouraged than the middle income group, and the lowest income group is 0.5 times as likely to be discouraged as the middle income group.

When these adolescents become young adults, at the time of the TA, those from both ends of the family income spectrum (in adolescence) feel that it is unlikely that they will get a job that pays well, but it is the young adults in the middle of the income spectrum that think life will be more difficult for them than their parents. However, what constitutes a "good" paycheck is socially determined; young adults from the lower end of the family income distribution are much more likely to be concerned about the difficulty of supporting their families. Young adults from high earning families may fear that they will have trouble earning high salaries, but they do not express concern about not being able to support their families. Similarly, the young adults from low income families are also more likely to think that they will be laid off from a job in the future.

Financial Independence and Dependence on Parental Assistance

Table 6 assesses the financial independence from parents of young adults at the time of the TA interview. This table presents an analysis of the relationship between family income and financial responsibility. The three sets of models are run on each of 6 variables. The first two models predict the likelihood that a child contributed her/his own money to family bills and that a child had a bank account in her/his own name in 2002, the time of the CDS interview. The latter four models show the likelihood of being mostly or completely responsible for earning one's own living, paying one's rent, paying one's bills and for managing one's own finances in 2007, the time of the TA interview. While the former may be associated with assuming adult roles earlier than we might expect, the latter may be indicative of beginning a successful transition to adulthood.

[Table 6 about here]

Although there was a time in American history when it may have been common for children to contribute labor or earnings to their family's financial well-being (add cites), today norms have changed and this is less likely. Therefore, contributing to the family bills at a relatively young age may signal a necessary, early transition to adult roles as a result of family financial need. We expect this is more common at lower income levels. Hypotheses for having a checking account are less clear cut. On the one hand it may signal poorer children's need to establish financial accounts to help the family; on the other hand, families with more resources may use this as a tool in teaching children about money and savings. That is, it might be a feature of the "concerted cultivation" in higher income families and also another way such families transfer resources to children.

Given the relatively young age of the TA sample, we might expect continued parental support as young adults launch their work and family lives. This is particularly likely at upper income levels, where parents often have the means to assist young adult children.

Looking at the CDS-II variables reveals that the size and pattern of the odds ratios for paying family bills are consistent with the interpretation that adolescents in poor household are called upon to provide financial support to their families; but this finding is not statistically significant and the odds ratio drops to nearly 1.0 when controls are added. The one group that may consistently differ (though again not statistically with the addition of controls) is the group of adolescents in very high income households (family income 7 times or more the poverty level). These adolescents have a very low likelihood (relative to middle income adolescents) of paying bills for the family.

We find a strong relationship between having a bank account and family income levels, with poorer adolescents far less likely than better off adolescents to have a bank account. Those with better educated mothers are also significantly more likely to have had their own bank account, however this relationship disappears once demographic controls are added suggesting this is largely a function of age and race: Older CDS-II respondents and white respondents were significantly more likely to have had their own bank account by the CDS-II interview. These results are consistent with the projected possibility that parents with more resources might assist children to model and teach financial behavior, to "train" them for the transition to adulthood.

Poverty is associated with both being responsible for earning one's own living and with responsibility for paying one's own rent. Young adults whose families lived

below the poverty level in 2002 are more than twice as likely to bear responsibility for earning a living and paying the rent as are young adults whose families incomes were between 200 and 400 percent of poverty in 2002. This relationship with earning one's own living holds even after controlling for mother's education, though higher maternal education is associated with lower odds of bearing this responsibility.

Those living in poverty in adolescence have more than three times the odds of being responsible for their own rent as compared to those whose families were not poor in 2002; whereas those in the highest income category are significantly less likely than those in the middle to have this responsibility. This finding holds up across models. Maternal education does not factor into responsibility for paying rent.

Neither the ratio of income to poverty nor maternal education are strong predictors of responsibility for paying bills or managing money. In sum, there is limited support in the models predicting earning a living and paying one's rent for an earlier transition to adulthood among the poor and support for a delayed transition in the area of paying rent among the most affluent.

Table 7 provides the flip side of this picture by assessing whether parents (or other family members) are assisting young adults with rent or a mortgage, whether they have provided a car, whether they are paying college tuition expenses, whether they are paying the bills of young adults, and whether they have made loans to young adults. We anticipate that those from better off families are more likely to receive support that may enable a later transition to adulthood.

[Table 7 about here]

While not all differences are statistically significant, the general picture is that young adults from high income homes are largely still being supported by parents whereas those from low income homes are more or less on their own financially. Young adults from affluent homes (7 times the poverty level or higher) are more than twice as likely as young adults from middle income households to receive assistance with rent or a mortgage. They are also more likely to be given a car (though the coefficient loses statistical significance in models with controls). Young adults from poverty households are rarely provided a car, with a likelihood only one-third that of young adults in middle income households.

Where higher income young adults are especially "taken care of" by their parents is in the provision of college tuition and in covering their other expenses. Young adults from families with incomes four or more times the poverty level have more than twice the odds of their parents paying their bills than young adults from middle income families. The odds that they are receiving help with college tuition are 3 times greater for those with high income families (income 7 or more times the poverty level) and 1.7 times higher for those whose family income is between 4 and 7 times the poverty level. Mother's education is also an important predictor of tuition assistance. These findings align with those who argue that large financial investments are being made in children well into adulthood. Loans are not common, perhaps because high income parents provide support without expectation of repayment and low income families do not have the resources to provide even short term loans, let alone gifts.

Early Family Transitions

In Table 8, we explore the variation in the assumption of adult roles by family income status. Table 8 presents logistic regression results predicting the likelihood that a young adult is cohabiting, has formed his or her own independent household, or has had a child by age 18 or 20.[4] Each of these suggests an early transition that may impede fully realizing educational and occupational goals.

[Table 8 about here]

Poverty is strongly associated with cohabitation. Young adults who were poor in 2002 have more than three times the odds of cohabiting. High maternal education reduces the likelihood of cohabitation. (So few young adults had married by the TA-07 interview that we did not analyze this transition separately from independent household formation or cohabitation.) There is a similar relationship between poverty and forming one's own household. Those who were poor during adolescence are twice as likely to have been pregnant at a very young age, although this finding does not remain statistically significant once we control for mother's education. In sum, we do find support for early transition to adulthood among the less affluent.

At the other extreme of the income distribution, those whose parents had incomes 7 or more times the poverty level when they were adolescents had a likelihood of forming their own household that was 0.2 that of middle income young adults. The likelihood that they had a child before age 20 was only 0.2 that of middle income young adults (0.4 if the

[4] In data not shown, we also estimated models predicting outcomes such as having 5 or more sexual partners, being diagnosed with an STD, being in fair or poor health, and ever having been arrested. Patterns by socioeconomic status were not very clear, nor did many coefficients achieve statistical significance. Effect sizes often suggested that both high and low income young adults were at risk for such things as multiple sex partners, STDs, and perhaps also reporting poor or fair health. Young adults from affluent families had a low likelihood of ever being arrested.

young adult came from a family with income 4 to 7 times the poverty level). Clearly, young adults from high income families remain dependent on the parental household longer and do not have early births. Their ability to depend on parents economically and delaying parenthood themselves obviously feeds into the elongated transition to adulthood that is much discussed and enhances the likelihood that they will complete advanced education.

Conclusion

In this paper, we have used the newly collected TA-07 data, in combination with the CDS-II data, to examine the claims about social class bifurcation in young adulthood – with poverty-level youth possibly taking on adult roles "too early" at the same time that high-income youth may be supported for a long period past their 18th birthday, perhaps "too long" in some observers' eyes.

While not all evidence is consistent with this bifurcated story, the data are largely consistent with both arguments. Poor young adults make early family transitions (to parenthood and independent living); young adults from affluent families do not. Young adults from poor families establish financial independence (e.g., paying their own rent) early whereas affluent young adults receive large financial transfers from their parents (who pay for college and pay their bills). Poor young adults worry about money and losing their jobs; the affluent do not. The poor skip school in high school whereas the affluent expect to go to college and do attend as young adults. The poor are not more likely to help parents than the affluent but they are significantly more likely to help and emotionally support their siblings, as predicted in both the qualitative ethnographic work

on “childhood adultification” and the welfare-to-work reform experiments. Whether this portends growing inequality in life outcomes of today’s young adults is an important question for future research.

Next Steps

Because of the preliminary nature of this investigation, there are a number of limitations and directions for further research that we intend to address in the next few months. Two important limitations include coresidence and income measurement. We have not yet turned attention to the issue of coresidence and the in-kind support that this provides during the transition to adulthood. With the PSID, we also have the ability to capture family income in childhood and adolescence in a more complete way and intend to give greater attention to the appropriate specification of family income.

We also wish to examine a richer set of covariates to capture sibling configurations in adolescence and to assess possible gender differences in the relationship of family socioeconomic status and the transition to adulthood. We plan to use multiple imputation to account for the missing cases on key variables and this will enhance our sample size. Additionally, we hope to explore a longitudinal analysis that relates children’s experience of ‘adultification’ in adolescence to subsequent educational and family outcomes in young adulthood.

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Table 1: Percent Distributions of the Independent and Control Variables

N	955
Income/Poverty Ratio	
<100	10.0%
100-200	18.7%
200-400	30.9%
400-700	26.2%
700+	14.2%
Mother's Education	
<HS Diploma	14.6%
HS Diploma	38.7%
Some College	25.4%
BA Degree or More	21.3%
Mother's Education Imputation Flag	
Imputed	91.4%
Not Imputed	8.6%
Family Structure (at CDS-II)	
Lived with Two Parents	77.3%
Other Family Structure	22.7%
R's Age at TA (mean)	20.8
Race/Ethnicity	
White	64.0%
Non-white (Black, Asian, Hispanic, other)	36.0%
Urban Residence	
Urban	70.2%
Non-urban	29.8%
Region	
Northeast	15.9%
North Central	24.9%
South	33.6%
West	25.6%

Table 2: Percent Distributions of Outcome Measures in 5 Domains

Domain I: Helping Parents and Siblings	
Helped Parents with Things They had to Do (CDS-II)	
Helped a few times a week or more	68.5%
Helped once a week or less	31.5%
Provided Emotional Support to Parents (CDS-II)	
Supported a few times a week or more	23.1%
Supported once a week or less	76.9%
Helped Siblings with Things They had to Do (CDS-II)	
Helped a few times a week or more	28.4%
Helped once a week or less	71.6%
Provided Emotional Support to Siblings (CDS-II)	
Supported a few times a week or more	24.8%
Supported once a week or less	75.2%
Domain II: Educational Behaviors and Expectations	
Missed School Due to Health or Emotional Probs (CDS-II)	
Missed school once a week or more	5.3%
Missed school just a few times or less	94.7%
Skipped School (CDS-II)	
Skipped school in past 6 months	17.6%
Did not skip school in past 6 months	82.4%
Expect at Least Some College/Vocational Training (CDS-II)	
Yes	88.4%
No	11.6%
Expect 4-year College Degree or More (CDS-II)	
Yes	62.3%
No	37.7%
Currently Attending College, of Those Who Ever Attended College (TA)	
Yes	69.9%
No	30.1%
Ever Attended College (TA)	
Yes	79.5%
No	20.5%
Domain III: Expectations About Job, Future, Money	
Worried about Not Being Able to Get a Good Job in the Future (CDS-II)	
Almost every day or every day	7.4%
Three times a week or less	92.6%
Felt Discouraged about the Future (CDS-II)	
Almost every day or every day	7.4%
Three times a week or less	92.6%
Worried that Family Wouldn't Have Enough Money to Pay for Things (CDS-II)	
Almost every day or every day	8.8%
Three times a week or less	91.2%
Likelihood of Getting a Job that Pays Well in the Future (TA)	
Unlikely	3.7%
Likely or neutral	96.3%
Likelihood of Having Difficulty Supporting Family in the Future (TA)	
Likely	11.5%
Unlikely or neutral	88.5%
Likelihood of Being Laid Off From Job in the Future (TA)	
Likely	6.0%
Unlikely or neutral	94.0%
Likelihood of Life Being Harder than for Parents (TA)	
Likely	11.9%
Unlikely or neutral	88.1%

Domain IV: Financial Independence and Parental Help	
Used Own Money to Pay for Family Bills in Past Month (CDS-II)	
Yes	16.1%
No	83.9%
Has a Savings or Checking Account (CDS-II)	
Yes	61.4%
No	38.6%
Responsible for Earning Own Living (TA)	
Does this Most of the Time or More	59.9%
Does this Half of the Time or Less	40.1%
Responsible for Paying Own Rent (TA)	
Does this Most of the Time or More	43.0%
Does this Half of the Time or Less	57.0%
Responsible for Paying Own Bills (TA)	
Does this Most of the Time or More	64.3%
Does this Half of the Time or Less	35.7%
Responsible for Managing Own Money (TA)	
Does this Most of the Time or More	88.6%
Does this Half of the Time or Less	11.4%
Parental/Other Relative Help	
Received Money to Pay Rent/Mortgage in Past Year (TA)	
Yes	20.3%
No	79.7%
Received Money to Pay for Vehicle in Past Year (TA)	
Yes	26.0%
No	74.0%
Received Money to Pay Tuition in Past Year (TA)	
Yes	34.4%
No	65.6%
Receive Money to Pay Bills in Past Year (TA)	
Yes	45.6%
No	54.4%
Received Money to Pay Loans in Past Year (TA)	
Yes	12.8%
No	87.2%
Domain V: Early Family Transitions	
Cohabiting with Romantic Partner (TA)	
Yes	13.6%
No	86.4%
Headed Own Household (TA)	
Yes	19.4%
No	80.6%
Had Child Age 18 or Younger (TA)	
Yes	3.4%
No	96.6%
Had Child Age 20 or Younger (TA)	
Yes	4.5%
No	95.5%

Table 3: Odds Ratios from Logistic Regression Predicting Helping Friends, Parents, Siblings Several Times a Week

	Helping Parents			Supporting Parents			Helping Siblings			Supporting Siblings		
	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3
Income/Poverty Ratio												
<100	1.01	0.96	0.86 *	1.33 ***	1.25 **	0.91	2.39 ***	2.58 ***	2.31 ***	1.96 ***	2.12 ***	2.03 ***
100-200	0.95	0.88 *	0.79 ***	1.39 ***	1.29 ***	1.08	2.10 ***	2.25 ***	2.15 ***	1.91 ***	2.02 ***	1.83 ***
200-400 (omitted)												
400-700	1.25 ***	1.26 ***	1.34 ***	0.86 **	0.88 *	0.99	0.76 ***	0.68 ***	0.74 ***	1.01	0.88 *	0.93
700+	0.69 ***	0.71 ***	0.78 ***	0.79 ***	0.83 **	0.98	0.74 ***	0.60 ***	0.66 ***	0.78 ***	0.60 ***	0.64 ***
Mother's education												
<HS Diploma (omitted)												
HS Diploma		0.71 ***	0.81 ***		0.78 ***	0.90		0.83 **	0.80 ***		0.64 ***	0.72 ***
Some College		0.88 *	1.04		0.82 **	0.99		1.35 ***	1.33 ***		1.39 ***	1.61 ***
BA Degree or More		0.70 ***	0.86 *		0.75 ***	0.92		1.50 ***	1.56 ***		1.43 ***	1.71 ***
Mother's Education Imputed		1.18 *	1.18 *		0.78 **	0.75 ***		1.35 ***	1.44 ***		1.05	1.00
Lived with Two Parents (CDS-II)			1.01			0.78 ***			0.79 ***			1.02
R's Age at TA			1.03 *			0.99			0.88 ***			0.95 ***
R's Race/Ethnicity												
Non-white			1.64 ***			1.98 ***			1.20 ***			1.46 ***
Urban Residence			0.65 ***			0.82 ***			0.72 ***			1.03
Region												
Northeast (omitted)												
North Central			1.11			0.58 ***			0.78 ***			1.16 *
South			0.91			0.68 ***			0.97			0.98
West			0.91			0.58 ***			0.82 **			1.10
Sample Size	869	869	869	866	866	866	828	828	828	825	825	825

* p<0.05 ** p<0.01 *** p<0.001

Table 4: Odds Ratios from Logistic Regression Predicting Educational Behaviors and Expectations

	Missed School Once a Week or More			Skipped School in Last 6 Months			Expect Some College/Vocational Training (at CDS-II)			Expect BA or Higher Education (at CDS-II)			Attending College (TA)			Ever Attended College (TA)		
	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3
Income/Poverty Ratio																		
<100	2.37 ***	3.08 ***	2.72 ***	2.16 ***	2.45 ***	3.38 ***	0.87	0.99	1.37 ***	0.47 ***	0.55 ***	0.82 **	1.13	0.99	1.58 ***	0.39 ***	0.33 ***	0.40 ***
100-200	1.49 ***	1.77 ***	1.65 ***	1.15 *	1.30 ***	1.37 ***	0.77 ***	0.91	1.10	0.71 ***	0.87 **	0.99	0.57 ***	0.57 ***	0.39 ***	1.06	1.04	1.13
200-400 (omitted)																		
400-700	0.73 **	0.77 *	0.77 *	0.62 ***	0.63 ***	0.50 ***	2.66 ***	2.21 ***	2.28 ***	1.82 ***	1.41 ***	1.40 ***	1.20 ***	1.07	1.30 ***	2.59 ***	2.18 ***	1.99 ***
700+	0.56 ***	0.86	0.87	0.63 ***	0.65 ***	0.53 ***	7.52 ***	4.61 ***	4.28 ***	6.28 ***	3.64 ***	3.16 ***	2.06 ***	1.46 ***	1.68 ***	4.33 ***	2.36 ***	1.90 ***
Mother's education																		
<HS Diploma (omitted)																		
HS Diploma		1.51 ***	1.74 ***		1.80 ***	3.39 ***		1.15 *	0.89		0.96	0.96		0.78 ***	0.90		0.45 ***	0.53 ***
Some College		2.65 ***	3.07 ***		1.55 ***	3.17 ***		1.70 ***	1.30 **		2.55 ***	2.68 ***		0.99	0.93		1.31 ***	1.53 ***
BA Degree or More		0.38 ***	0.43 ***		1.43 ***	2.47 ***		4.30 ***	3.25 ***		4.97 ***	5.20 ***		1.98 ***	2.71 ***		3.37 ***	3.97 ***
Mother's Education Imputed		0.65 **	0.57 ***		1.63 ***	1.55 ***		1.51 ***	1.74 ***		1.45 ***	1.47 ***		1.06	1.00		1.44 ***	1.37 ***
Lived with Two Parents (CDS-II)			0.64 ***			1.00			1.73 ***			2.91 ***			1.20 **			2.10 ***
R's Age at TA			1.13 ***			1.81 ***			0.84 ***			0.88 ***			0.47 ***			1.05 ***
R's Race/Ethnicity																		
Non-white			1.01			1.14 *			0.72 ***			0.94			1.82 ***			0.77 ***
Urban Residence			1.26 **			0.98			0.98			1.57 ***			1.19			1.75 ***
Region																		
Northeast (omitted)																		
North Central			1.30 *			0.72 ***			0.96			1.28 ***			0.50 ***			1.22 **
South			1.14			0.47 ***			0.94			1.58 ***			0.83 *			2.22 ***
West			1.69 ***			1.56 ***			0.65 ***			1.14 *			0.69 ***			2.02 ***
Sample Size	868	868	868	829	829	829	849	849	849	849	849	849	654	654	654	848	848	848

* p<0.05 ** p<0.01 *** p<0.001

Table 5: Odds Ratios from Logistic Regression Predicting Expectations About Job, Future, Money

	WORRIES (CDS)									EXPECATIONS (TA)												
	Won't get good job.			Discouraged about Future			Worried about family's money			Unlikely to have a job that pays well			% Likely will have difficulty supporting family financially			% Likely will be laid off from job			% Likely life will turn out to be harder for you than parents		
	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3
Income/Poverty Ratio																					
<100	2.56 ***	1.51 ***	1.22	1.33 **	0.88	0.50 ***	3.50 ***	3.03 ***	2.24 ***	4.00 ***	5.09 ***	6.09 ***	1.29 ***	1.26 **	1.01	3.55 ***	2.94 ***	2.02 ***	0.51 ***	0.46 ***	0.40 ***
100-200	1.64 ***	0.93	0.78 **	1.24 *	0.79 *	0.73 **	2.00 ***	1.74 ***	1.30 **	0.86	1.04	1.05	1.18 *	1.09	0.83 **	1.58 ***	1.38 ***	1.08	1.13 *	1.06	0.95
200-400 (omitted)																					
400-700	0.46 ***	0.59 ***	0.49 ***	0.75 ***	0.96	0.96	0.51 ***	0.50 ***	0.53 ***	1.46 **	1.47 **	1.37 **	0.77 ***	0.76 ***	0.83 **	0.71 **	0.78 *	0.80 *	0.56 ***	0.59 ***	0.62 ***
700+	0.54 ***	0.75 *	0.77	0.86	1.24	1.50 ***	0.31 ***	0.27 ***	0.31 ***	1.61 ***	2.01 ***	1.99 ***	0.31 ***	0.30 ***	0.33 ***	0.32 ***	0.39 ***	0.47 ***	0.32 ***	0.35 ***	0.37 ***
Mother's education																					
<HS Diploma (omitted)																					
HS Diploma		0.32 ***	0.38 ***		0.52 ***	0.51 ***		0.53 ***	0.72 ***		2.25 ***	2.99 ***		0.65 ***	0.95		0.76 **	1.09		1.01	1.16
Some College		0.12 ***	0.15 ***		0.17 ***	0.17 ***		0.59 ***	0.80 *		3.60 ***	4.65 ***		0.86 *	1.30 **		0.57 ***	0.90		0.65 ***	0.73 ***
BA Degree or More		0.17 ***	0.19 ***		0.27 ***	0.25 ***		0.78 *	1.21		1.28	1.50 *		0.83 *	1.40 ***		0.43 ***	0.71 *		0.74 **	0.90
Mother's Education Imputed		1.18	0.98		0.21 ***	0.19 ***		2.42 ***	1.90 ***		1.70 ***	1.34 *		0.57 ***	0.52 ***		2.58 ***	2.44 ***		1.44 ***	1.45 ***
Lived with Two Parents (CDS-II)			0.71 ***			0.46 ***			0.73 ***			2.47 ***			0.83 **			0.69 ***			0.91
R's Age at TA			1.52 ***			1.36 ***			1.10 ***			1.36 ***			0.99			1.30 ***			0.89 ***
R's Race/Ethnicity																					
Non-white			1.02			1.17			2.19 ***			1.31 **			2.39 ***			2.35 ***			1.54 ***
Urban Residence			1.21 *			0.97			1.11			0.75 **			1.18 **			1.11			1.04
Region																					
Northeast (omitted)																					
North Central			0.98			1.00			6.45 ***			1.88 ***			1.35 ***			2.68 ***			0.82 *
South			0.89			0.88			4.05 ***			1.56 **			1.29 **			2.24 ***			1.03
West			1.63 ***			0.65 ***			4.77 ***			1.87 ***			1.80 ***			2.12 ***			0.92
Sample Size	872	872	872	872	872	872	872	872	872	955	955	955	954	954	954	955	955	955	953	953	953

* p<0.05 ** p<0.01 *** p<0.001

Table 6: Odds Ratios from Logistic Regression Predicting Financial Independence

	CDS Paid Bills			CDS Bank Account			TA Earning Own Living			TA Paying Own Rent			TA Paying Own Bills			TA Managing Own Money		
	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3
Income/Poverty Ratio																		
<100	1.54	1.54	1.07	0.20 ***	0.25 ***	0.35 **	2.72 *	2.36 *	2.07	3.18 **	3.23 **	3.21 **	1.65	1.58	1.58	1.20	1.20	1.29
100-200	1.07	1.09	1.04	0.26 ***	0.34 ***	0.51 *	1.67	1.36	1.28	1.23	1.24	1.24	1.74 *	1.67	1.80	1.11	1.04	1.04
200-400 (omitted)																		
400-700	0.74	0.79	0.81	1.91 *	1.70	1.57	0.84	0.97	0.87	0.97	1.00	0.93	0.84	0.93	0.79	0.58	0.59	0.58
700+	0.37 *	0.41	0.48	4.59 ***	3.92 ***	3.80 **	0.65	0.92	0.91	0.42 **	0.47 *	0.46 *	0.57 *	0.72	0.65	0.53	0.56	0.53
Mother's Education																		
<HS Diploma (omitted)																		
HS Diploma		1.54	1.59		2.45 **	1.34		0.58	0.62		1.05	1.32		1.30	1.43		0.70	0.70
Some College		0.80	0.88		3.30 **	1.90		0.47 *	0.53		1.06	1.52		0.72	0.81		0.88	0.87
BA Degree or More		1.01	1.01		3.86 ***	1.72		0.27 ***	0.28 **		0.83	1.06		0.66	0.69		0.67	0.68
Mother's Education Imputed		0.99	0.82		0.45 *	0.50		0.70	0.62		0.90	0.77		0.80	0.74		0.49	0.49
Lived with Two Parents (CDS-II)			0.45 **			1.53			0.86			1.04			1.05			0.97
R's Age at TA			1.47 ***			1.27 **			1.45 ***			1.55 ***			1.49 ***			1.04
Non-White			1.28			0.26 ***			1.04			1.26			0.82			0.89
Urban Residence			1.01			1.27			0.73			1.09			0.72			0.93
Region																		
Northeast (omitted)																		
North Central			1.18			1.00			1.20			1.43			1.36			1.57
South			0.54			0.70			1.53			1.15			1.21			0.88
West			0.65			0.50			1.52			1.39			1.49			1.51
Sample Size	856	856	856	857	857	857	955	955	955	816	816	816	917	917	917	954	954	954

*p<0.05 **p<0.01 ***p<0.001

Table 7: Odds Ratios from Logistic Regression Predicting Parental/Other Relative Help

	TA Rent/Mortgage			TA Vehicle			TA Tuition			TA Bills			TA Loan		
	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3
Income/Poverty Ratio															
<100	0.86	0.88	0.90	0.31 *	0.32 *	0.33 *	0.16 **	0.18 **	0.26 *	0.96	1.00	0.97	0.73	0.59	0.51
100-200	0.46 *	0.51	0.50	0.78	0.83	0.87	0.61	0.76	0.97	0.72	0.76	0.74	0.71	0.55	0.52
200-400 (omitted)															
400-700	1.76 *	1.55	1.50	1.49	1.43	1.51	2.05 **	1.69 *	1.67 *	2.21 ***	2.08 **	2.24 ***	1.14	1.21	1.17
700+	3.22 ***	2.24 *	2.20 *	1.86 *	1.62	1.72	5.68 ***	3.50 ***	3.00 ***	2.61 ***	2.27 **	2.43 **	0.75	0.71	0.69
Mother's Education															
<HS Diploma (omitted)															
HS Diploma		1.02	1.11		1.26	1.11		1.27	1.24		0.99	0.94		0.60	0.66
Some College		1.31	1.35		1.13	0.93		2.44 *	2.34 *		1.32	1.21		0.29 *	0.32 *
BA Degree or More		2.45	2.61		1.60	1.36		4.90 ***	4.69 ***		1.43	1.38		0.64	0.69
Mother's Education Imputed		2.19	2.02		0.96	0.99		2.22 *	2.41 *		1.30	1.36		0.18 *	0.16 *
Lived with Two Parents (CDS-II)			1.01			1.01			2.56 **			0.86			0.84
R's Age at TA			1.00			0.82 **			0.86 *			0.85 **			1.11
Non-White			0.88			0.86			0.69			1.04			1.03
Urban Residence			1.83 *			1.15			1.44			1.16			1.41
Region															
Northeast (ommited)															
North Central			1.42			1.03			0.79			1.01			0.59
South			1.50			1.20			0.69			1.02			0.85
West			1.62			0.85			0.89			0.89			0.97
Sample Size	955	955	955	955	955	955	955	955	955	955	955	955	955	955	955

* p<0.05 **p<0.01 ***p<0.001

Table 8: Odds Ratios from Logistic Regression Predicting Early Family Transitions

	Cohabiting			Head Own Household			Had Child at Age 18 or Younger			Had Child At Age 20 or Younger		
	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3
Income/Poverty Ratio												
<100	3.36 **	3.00 **	3.12 **	2.24 *	2.24 *	2.30 *	2.88 *	2.52	2.18	2.78 *	2.49	2.17
100-200	1.05	0.94	0.93	1.37	1.44	1.83	0.89	0.76	0.60	1.49	1.28	1.08
200-400 (omitted)												
400-700	0.65	0.74	0.64	0.80	0.79	0.66	0.43	0.49	0.56	0.36 *	0.41 *	0.44 *
700+	0.54	0.80	0.84	0.21 ***	0.21 **	0.19 ***				0.11 **	0.18 *	0.22 *
Mother's Education												
<HS Diploma (omitted)												
HS Diploma		1.00	0.90		1.23	1.02		0.72	0.85		0.69	0.84
Some College		0.60	0.53		1.21	1.18		0.73	0.92		0.76	1.05
BA Degree or More		0.33 *	0.27 *		1.12	0.83		0.14 *	0.20		0.16 **	0.21 *
Mother's Education Imputed		1.39	1.17		2.79 **	2.67 *		1.68	1.62		1.30	1.22
Lived with Two Parents (CDS-II)			0.68			0.70			0.83			0.94
R's Age at TA			1.30 **			1.75 ***			1.03			1.26 **
Non-White			0.59			0.48 *			2.18			2.21 *
Urban Residence			0.57*			0.95			0.52			0.48 *
Region												
Northeast (omitted)												
North Central			2.13			1.01			4.67 *			4.57**
South			1.43			0.77			2.65			2.41
West			2.33			0.91			3.04			2.29
Sample Size	954	954	954	955	955	955	955	955	955	955	955	955

*p<0.05 **p<0.01 ***p<0.001

Appendix A: Question Wording for Outcome Measures in 5 Domains

Domain I: Help and Emotional Support for Parents and Siblings During Adolescence

In the last 6 months, how often have you helped your parents with things they had to get done, such as chores or running errands?
In the last 6 months, how often have you provided emotional support to your parents, such as making them feel better when they were sad?
In the last 6 months, how often have you helped your brothers or sisters with things they had to get done, such as homework or chores?
In the last 6 months, how often have you provided emotional support to your brothers or sisters, such as giving them advice on a problem or making them feel better when they were sad?

Domain II: Educational Behaviors and Expectations

Think about the last month. In the last month, how often did a health or emotional problem cause you to miss a day of school?
In the last 6 months, about how many times have you skipped a day of school without permission?
Many people do not get as much education as they would like. How far do you think you will actually go in school? Do you think you will...
Are you currently attending college?
Have you ever attended college?

Domain III: Taking on Adult Worries About the Future in Adolescence and Having Negative Expectations About Financial Security in Young Adulthood

In the last month how often did you worry that you will not get a good job when you are an adult?
In the last month how often did you feel discouraged about the future?
In the last month how often did you worry that your family may not have enough money to pay for things?

In the future, how likely is it that you will have a job that pays well?
In the future, how likely is it that you will have difficulty supporting your family financially?
In the future, how likely is it that you will be laid off from your job?
In the future, how likely is it that life will turn out to be harder for you than it was for your parents?

Domain IV: Financial Independence and Parental Help in Adolescence and Young Adulthood

Do you get an allowance?
Do you have a savings or bank account in your name?

As people get older they begin to take more responsibility for themselves. How much responsibility do you currently take for earning your own living?
How much responsibility do you currently take for paying your rent or mortgage?
How much responsibility do you currently take for paying your bills?
How much responsibility do you currently take for managing your money?

Did your parents or other relatives pay rent or a mortgage on your behalf?
Did your parents or other relatives give you a personal vehicle?
Did your parents or other relatives pay for tuition?
Did your parents or other relatives cover expenses or bills?
Did your parents or other relatives give you a personal loan?

Domain V: Early Family Transitions in Young Adulthood

Are you living with a partner in a marriage-like relationship?
Head/wife/OFUM Status in the 2007 PSID interview
How old were you when you (had your first child/first took on a parenting role)?