

EMERGING ADULTS: HOW TO WORK WITH STUDENTS AND FAMILIES

COLORADO ASSOCIATION OF ADMINISTRATORS OF
STUDENT LOANS & ACCOUNTS RECEIVABLES CONFERENCE
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FINANCIAL EXCHANGES

How have your interactions with students and families changed over time?

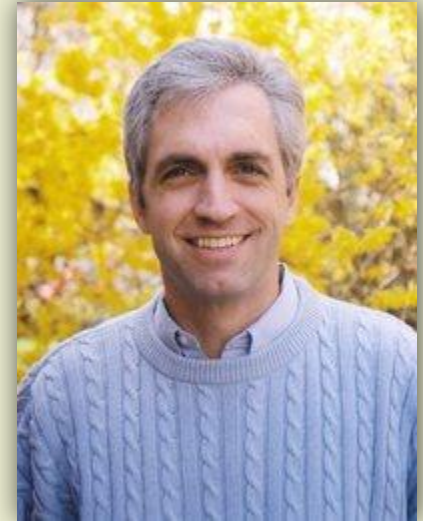
EMERGING ADULTHOOD

- 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

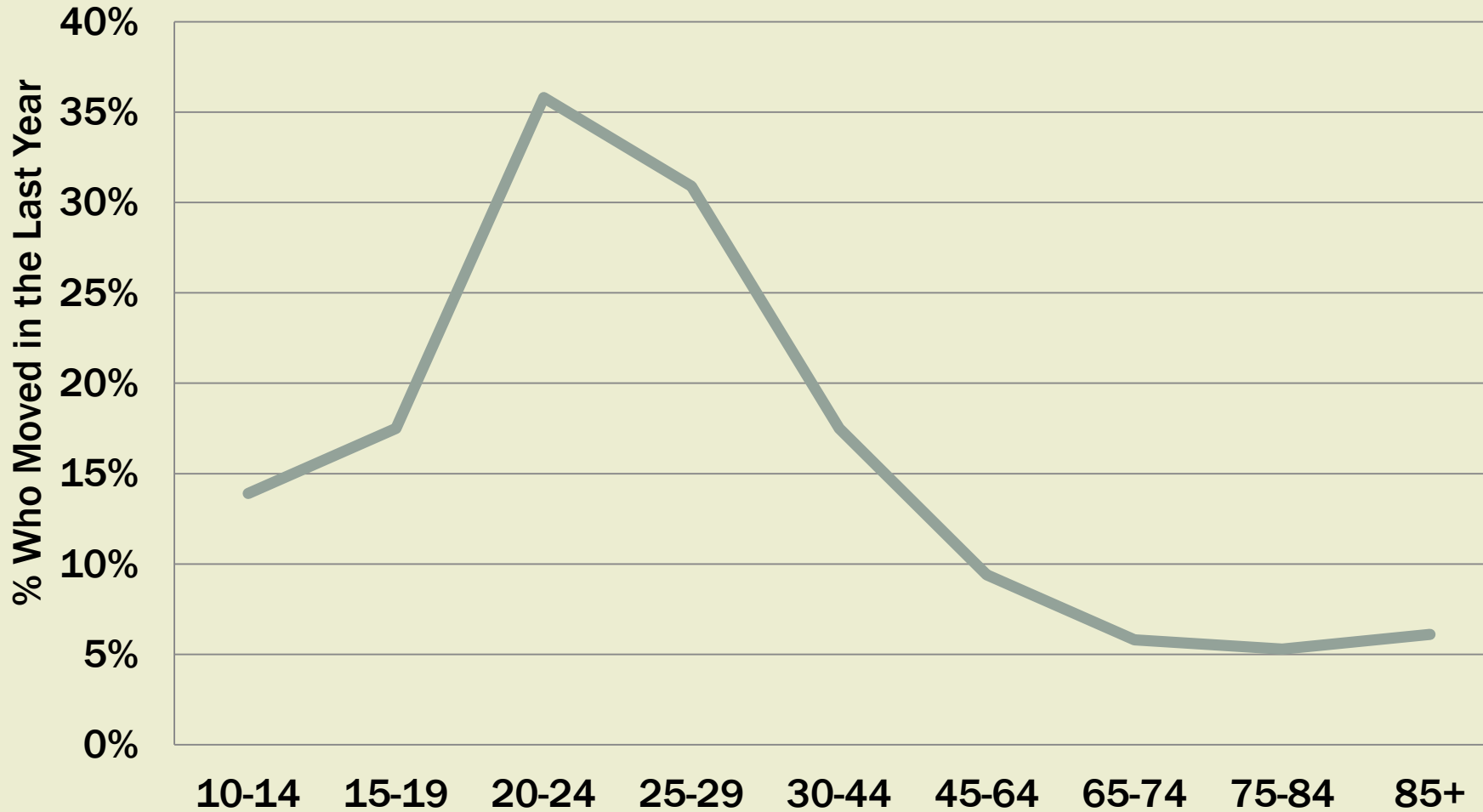
Love:
searching
for a “soul
mate”

Work:
searching
for self-
fulfillment;
money is
no longer
enough

INSTABILITY

On average, how many times do folks aged 20-29 change jobs?

RATES OF MOVING, BY AGE



SELF-FOCUSED

More
independent
from parents

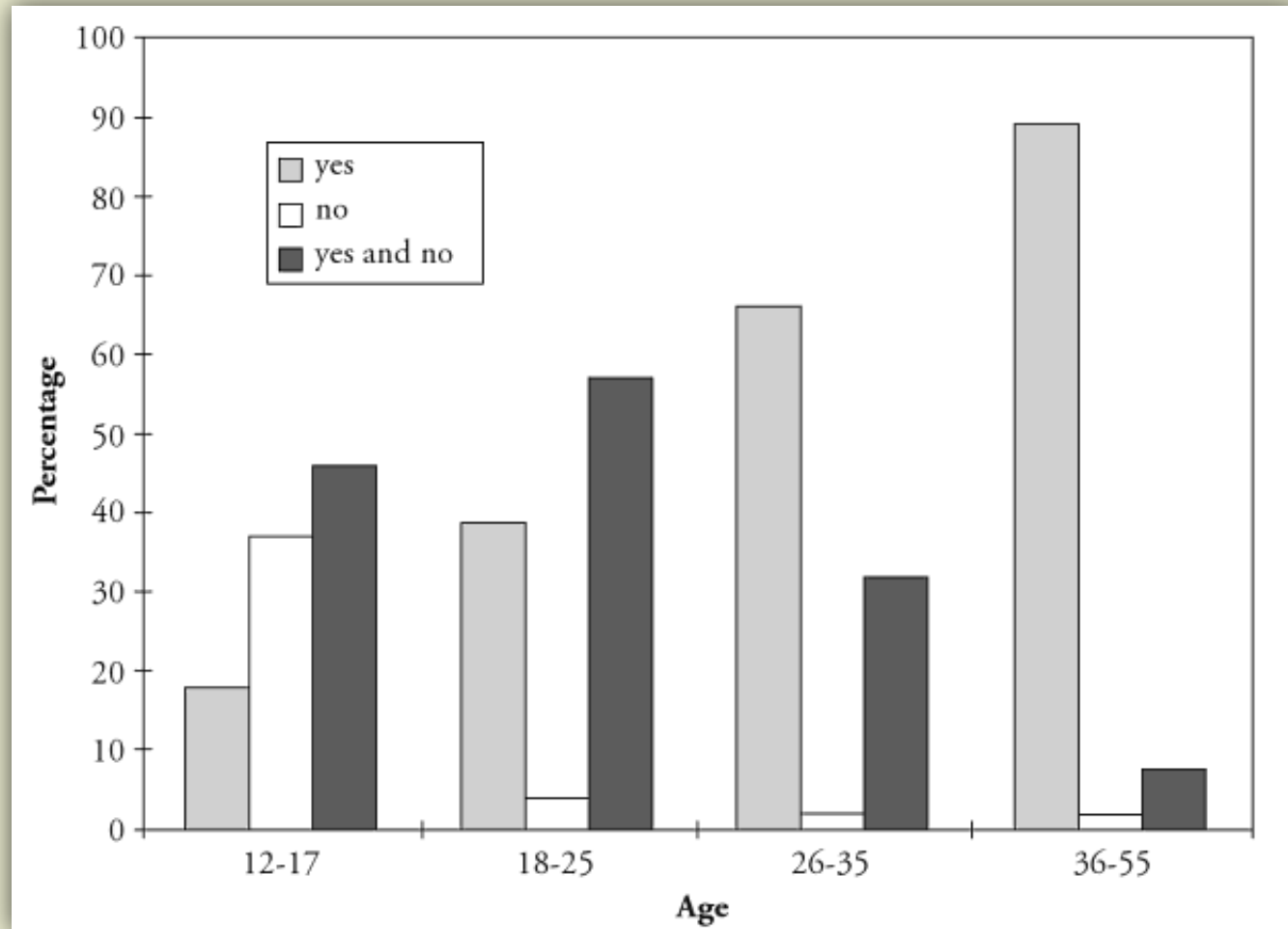
Not yet tied
to others

IN-BETWEEN

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

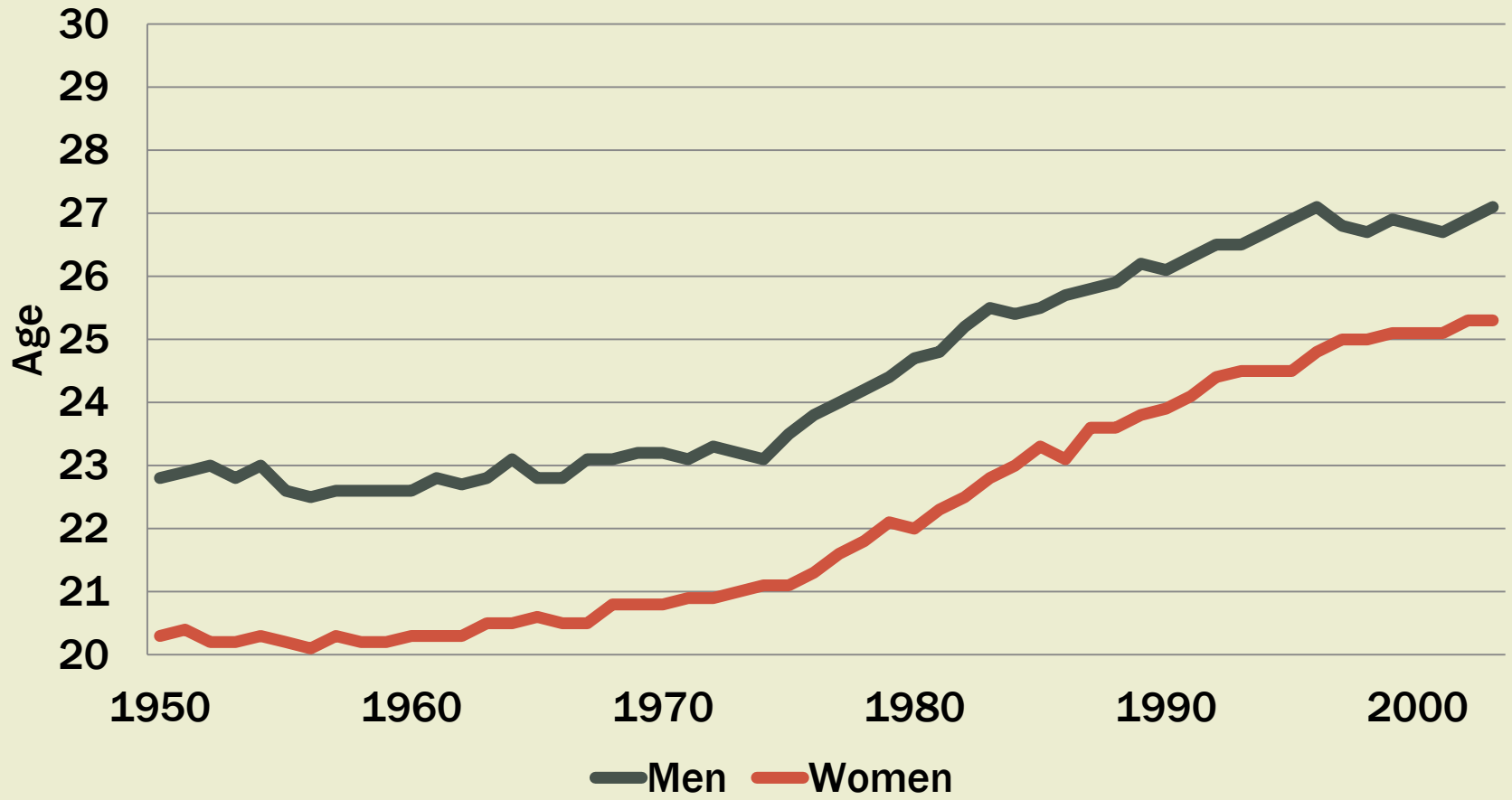
POSSIBILITIES

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**

MEDIAN US MARRIAGE AGE, 1950 - 2003



WHO IS MISSING?

- 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

Industrialized Countries	Age	Developing Countries	Age
United States	26	Egypt	19
Sweden	32	Morocco	20
Germany	30	Ghana	19
France	29	Nigeria	17
Spain	30	India	20
Japan	28	Indonesia	19
Australia	28	Brazil	21

HIGHER ED IMPLICATIONS

- 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?

IMPORTANCE OF PARENTS & FAMILIES

- The biggest influence on deciding to seek a college education
- The biggest influence on retaining students semester to semester
- The biggest influence on graduation!

QUESTIONS AND DISCUSSION

Thank you!

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