
Sink or swim: a guide to growing up during hard times

By Chuck Leddy

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Richard Settersten and Barbara E. Ray supply all the sociological data needed to confirm the water-cooler hypothesis that 20-somethings are “failing to launch,” staying put in parental homes, delaying marriage, and taking more time to achieve economic independence. Even more troubling, the authors argue that many of these young adults, facing bleak job prospects, burgeoning debt, and meager support from parents, aren't launching at all but are sinking.

Using statistical data and anecdotal evidence gleaned from 500 interviews, “Not Quite Adults” builds a strong case that launching into adulthood has never been more fraught with uncertainty. The authors make several eye-opening points. First, they dispel the notion that today's young adults lack a strong work ethic. Second, they make it clear that today's bleak economy disproportionately impacts 20-somethings, especially those from middle-class and poor families. Finally, they convincingly argue that support systems that once helped past generations transition into adulthood are collapsing, as resource-strapped businesses and governments increasingly transfer burdens like health care and training onto individuals.

As the necessary costs of transitioning rise, most notably the cost of higher education, family resources become paramount: “strong family guidance and support,” the authors write, “is ultimately the factor that sharply separates those who swim from those who tread or sink.” Whether it's getting into a good college, paying for education, or networking into a high-paying job, parental influence is often a decisive factor. Wealthy families can still provide for their 20-something offspring, while “[m]iddle-class families have been hit hard as they try to piece together the support that young adult children need.”

The gap between 20-somethings who swim and those who sink is growing, the authors argue. They cite a 20-something married couple, Sheila and Tony, who have a high school education and work low-paying jobs without benefits. Neither has an affluent family for support. “Sheila and Tony,” the authors write, “are sinking into the hole, one bill at a time, as their incomes fail to keep pace with the cost of living.” They use credit cards to survive, but, as the authors note, “[t]he credit card is a life line, but it is also a noose.”

Among affluent 20-somethings, those with degrees from good colleges and strong family support, things are brighter. The authors are adamant about the need for investing in higher education, even if that investment leads to massive personal debt. But again, the surveys and studies repeatedly indicate that more family support leads to better outcomes. The problem of growing economic inequality permeates “Not Quite Adults.” And while the authors do a wonderful job describing the problem, they're far less convincing about solutions.

How do we equalize opportunities for all 20-somethings? “We believe,” the authors write, “that the marketplace and government should play larger roles in this transition period, easing some of the disparities” triggered by unequal access to family resources. Yet, if all the data are to be believed, we're moving in the exact opposite direction. The authors recommend that companies “reinvest in on-the-job training” so that workers don't need to pay for skills-development on their own dime and that governments offer more grants and scholarships to low-income students. They also suggest “clear, regular communication” between parents and children.

The message of “Not Quite Adults” is impossible to candy-coat: In a landscape of dwindling economic opportunities, booming higher education costs, and burgeoning inequality of family resources, becoming an adult has never been harder. And it won't be getting easier anytime soon.

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