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PARENTAL ASSISTANCE, NEGATIVE LIFE EVENTS, AND ATTAINMENT DURING THE TRANSITION TO ADULTHOOD

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Abstract

Responding to the longer and more variable transition to adulthood, parents are stepping in to help their young adult children. Little is known, however, about the extent to which parental support promotes success, and whether parental support has different effects for young adult sons and daughters. Using longitudinal data from the Youth Development Study, we find that parental scaffolding assistance for educational expenses predicts college graduation for both men and women. Negative life events experienced during the transition to adulthood are associated with lower earnings by the early 30s, although there is some variation by type of event. More frequent parental support during times of need does not predict long-term economic attainment for sons or daughters.

Keywords

family; gender; intergenerational relationships; social support; young adulthood; parents

Compared with earlier cohorts, young adults today spend more time in school, take longer to launch careers, and delay marriage (Arnett 2004; Settersten and Ray 2010). Most scholars now consider the contemporary transition into adulthood to span the ages of 18–34 (Settersten, Furstenberg, and Rumbaut 2005). Moreover, the instability of early adulthood means that many young people face challenging labor market experiences, relationship changes, and other vulnerabilities that may steer them off course, stall them, or push them backward on their way toward adulthood.

Parents are responding to this elongated and variable transition by providing their children with financial, housing and other assistance well beyond the age of majority (Newman 2012; Schoeni and Ross 2005; Waithaka 2014; Wightman, Schoeni, and Robinson 2012). Some scholars have argued that parental assistance helps young people navigate the many challenges of contemporary transitions to adulthood, enabling them to move toward self-sufficiency and promoting well-being (Aquilino 2005; Eggebeen 2005; Fingerman et al.

2009; Johnson and Benson 2012; Settersten and Ray 2010). Yet such practice occurs alongside cultural ambivalence about continued support from parents, as seen in contemporary media portrayals of “slacker” “adulthoods” who “fail to launch,” particularly among young adult men, as well as scholarly work that suggests that parental over-involvement can be detrimental to developing autonomy (Grind 2013; Kadlec 2014; Turley, Desmond, and Bruch 2010).

We extend this research and commentary by examining whether and how the circumstances of support are associated with young adults’ educational and economic attainments, and whether the relationship between parental support and children’s attainments differs for sons and daughters. One of the first studies to use longitudinal data to examine these relationships, we test (1) whether parental support for educational expenses scaffolds young adult children enrolled in post-secondary institutions toward attaining a bachelor’s degree by age 23–24, (2) whether negative life events experienced during young adulthood affect adult earnings, (3) whether parental economic and housing support provided during difficult circumstances and in the absence of such challenges are associated with young adult earnings by the early 30s, and (4) whether patterns vary for young adult women and men.

BACKGROUND

Although both parents and children expect young adults to develop autonomy and responsibility for their own lives, this accomplishment has become a “joint enterprise” of both young people and their parents (Scabini, Marta, and Lanz 2006). Parents invest available economic, social, and cultural resources to enhance their young adult children’s life outcomes (Lareau 2011; Waithaka 2014), and give them intangible supports, such as companionship, emotional support, or general advice (Fingerman et al. 2009). More directly relevant for attainment, parents provide financial assistance for education, down payments on homes, or other living expenses (Settersten and Ray 2010). Parents also provide housing or give financial aid when young people encounter hard times (Fingerman et al. 2009; Sandberg-Thoma, Snyder, and Jang 2015; Swartz et al. 2011). Despite an increasing awareness that parental help can potentially assist offspring to launch into financial independence, or recover more quickly from a difficulty (Settersten 2012; Waithaka 2014), very few empirical studies have examined how parental assistance affects specific young adult attainment outcomes such as earnings.

Research on parental support in young adulthood has primarily focused on parental giving during the early 20s, when it is more common and culturally acceptable. Given persistent age norms for achieving adult statuses, shaping the likelihood that parents offer or young adults ask for or accept family assistance, some cultural ambivalence surrounds helping those in their late 20s and early 30s. Using cross-sectional data, Hartnett et al. (2012) found offspring age to be a robust predictor of the decline in parent support net of other predictors such as offspring acquisition of adult roles, needs, and parental resources. In evaluating the patterns and potential impacts of parental assistance, it is important to empirically study intergenerational support in the same families through the full span of the transition to adulthood. We expect that aid provided when it is more common, such as support for post-secondary educational expenses during the early 20s, may have more salutary effects than

when it is less prevalent, and perhaps less culturally acceptable or normative, such as long-term economic or housing support throughout the extended period of young adulthood.

Parental Financial and Housing Support as Scaffolds and Safety Nets

Financial assistance and in-home housing support are common and extensive during the young adult years. Parents across socioeconomic strata allocate about 10% of their annual incomes to help their young adult children (Wightman et al. 2012), and as many as 75% of 18–28 year olds (Siennick 2011), and one-third of 31–32 year olds (Schoeni and Ross 2005), receive financial support from parents. Those in the top income quartile receive nearly three times as much as those from the bottom quartile (Schoeni and Ross 2005). Such financial assistance has the potential to perpetuate inequality and cumulative advantage, as young people with more advantaged parents receive more money (Fingerman et al. 2015; Padget and Remle 2015; Siennick 2011).

Despite the popular view that living in the parental home undermines young adults' autonomy and signals arrested development, Newman's national comparative ethnographic study of parental housing support found that co-residence enabled young adults to increase their living standards, reduce debt, and acquire more education while they lived with their parents (Newman 2012). A cross-national study using large-scale survey data suggests that co-residence is especially protective in a changing economy, as job loss, decline in hours or wages, or income inadequacy were less consequential when young adults were living with their parents (Bell et al. 2007). These studies demonstrate how co-residence is situational and can be helpful during difficult times, but they do not inform us of the longer-term impacts of co-residence on later adult earnings.

When the value of both financial support and housing aid are taken into account, young adults, on average, receive the equivalent of \$38,340 (2001 U.S. dollars) between the ages of 18 and 34 (Schoeni and Ross 2005). Moreover, parental aid is more forthcoming in “scaffolding” and “safety net” conditions (Swartz et al. 2011). When young adults are working toward the accumulation of human capital, parental support serves as a kind of “scaffolding” toward self-sufficiency and the attainment of post-secondary education (Aquilino 2005; Fingerman et al. 2012a; Hamilton 2013). Parents also provide a “safety net” when their offspring encounter difficult life situations—such as marital dissolution, job loss, or alcohol/drug dependency. For instance, analyzing data from the NLSY, Sandberg-Thoma and colleagues (2015) found that young people were more likely to return to their parents' homes when they encountered emotional distress and alcohol problems. In an effort to assess patterns in parental giving within families, Fingerman and colleagues (2009) found in a cross-sectional study that middle-aged parents provided more material support to grown children with more problems. Furthermore, during the transition to adulthood, young people are especially vulnerable to problems that can have long-term consequences for life trajectories and attainment (Osgood et al. 2005; Settersten et al. 2005).

Prior research has documented the situations that prompt parental aid, yet little empirical evidence has investigated whether parents' proclivity to respond to offspring need actually improves young adults' likelihood for later success. On the one hand, parental aid could promote attainment, and help young people manage crisis and diminish the impact of serious

setbacks on their long-term financial well being (Settersten and Ray 2010). However, continuing parental help could instead constitute a “crutch” for young people, reducing incentive to become fully self-sufficient, commit to the labor market, or achieve at a high level (Jacob 2008; Hamilton 2013). Although parents desire to help their young adult children launch into adulthood, they express ambivalence about helping offspring perceived to be having trouble establishing careers and adult relationships (Birditt, Fingerman, and Zarit 2010; Cichy et al. 2013). Young adults experiencing problems sometimes perceive parental safety net support as having “strings attached” that involve criticism and pressure to change (Fingerman et al. 2013). Thus it is plausible that parental help given in response to setbacks elicits some negativity from parents and undermines youth confidence, with potential implications for attainment.

Parental Support for Young Adult Daughters and Sons

Daughters more frequently receive comfort, practical help, and guidance; sons are more likely to co-reside with parents (Fry 2013; Sutor, Pillemer and Sechrist 2006). Women’s earlier transition into the adult family roles of marriage and parenting reduces the likelihood of co-residence and intergenerational exchanges (Oesterle et al. 2010; Sarkisian and Gerstel 2008; Swartz et al. 2011). One study finds that daughters are more likely to receive money (Padgett and Remle 2015), but another reports no gender differences (Sutor et al. 2006).

Although gender inequalities persist (England 2010; Yavorsky, Dush and Schoppe-Sullivan 2015), young women have recently surpassed men in educational achievement, they experience more opportunities in the labor market than previous cohorts, and real wages and returns to education have increased more rapidly for women relative to men (Blossfeld, Blossfeld, and Blossfeld 2016; Danziger and Ratner 2010; Settersten 2012). Contemporary young women’s identities include work and financial success, and in recent decades both young women and their parents are investing more in their human capital development and economic attainment (Buchman and Deprite 2006; Danziger and Ratner 2010; Goldin 2006; Blossfeld et al. 2016). Increasingly, economic independence is a key marker of adulthood for both genders (Arnett 2004).

Yet, gender ideals continue to emphasize work, self-sufficiency and earnings as central to masculinity (Demantas and Myers 2015; Prentice and Carranza 2002). A recent study of European adults in 25 countries indicates that economic independence is still considered a more important criterion of adult status for men than for women (Speder, Murinko and Settersten 2014). Moreover, masculine ideals of self-reliance discourage men from seeking help (Addis and Mahalik 2003). Through in-depth interviews with young adults who had recently returned to live with their parents, Sassler and colleagues (2008) found that parental expectations of co-residing young adult children reflected persistent gender norms. Young women experienced parental concern and regulation of their dating and social life; young men’s parents focused on their financial development and potential as providers.

In view of these findings, we investigate whether there are differences in the consequences of parental support for the adult earnings of men and women.

Parental Support and Young Adult Outcomes

Although research has examined the likelihood and circumstances of parental giving, less scholarship has investigated the impact of such support. The limited empirical research on parental help and later young adult outcomes reveals mixed results. Previous research finds that parental aid boosts students' subjective perceptions of their status attainment, enhances students' life satisfaction (Fingerman et al. 2012b; Johnson 2013; Johnson and Benson 2012) and is associated with higher living standards for adult offspring in Israel (Semyonov and Lewin-Epstein 2001). Hamilton (2013) found both positive and negative effects of parental help on educational outcomes: parent financial aid for college expenses decreased offspring's cumulative GPA but increased their likelihood of graduating from college within 5 years. Hamilton attributed these contradictory effects as students "satisficing" or reducing their academic effort when their parents helped shoulder the financial burden of higher education, yet exerting enough effort to earn their degrees. The present study is able to go beyond Hamilton's research by examining whether parental aid promotes BA attainment net of controls not present in Hamilton's analysis, including prior academic success (high school GPA) and adolescent academic orientation (educational aspirations). This is important because parents are more likely to "invest in" their young adult children who they view as holding greater promise for success (Fingerman et al. 2009). We also control other family and individual characteristics known to affect attainment and are able to examine the effects of the proportion of educational costs paid for by parents.

Using Add Health data, Johnson (2013) found that parental financial help is associated with increased closeness to parents from the perspective of young adults, but also greater depressive symptoms for young men and women who have already moved into adult roles. Parental co-resident housing support has been found to improve immediate living conditions for young people facing job loss, income inadequacy (Bell et al. 2007; Newman 2012) and problematic circumstances (Fingerman et al. 2009; Sandberg-Thoma et al. 2015), but it is unknown whether this assistance improves later economic attainment.

Building on and extending this body of research, our study is one of the first to examine the impacts of long-term patterns of parental support under different circumstances on educational and income attainments, and whether these effects differ by gender. In an effort to provide a more comprehensive understanding of the contexts of support, we assess support extended in times of young adult child need and in the absence of such need, and consider both parental financial and housing support. Furthermore, the present study aims to enhance understanding of parental assistance in the early and later phases of the transition to adulthood.

Research Questions and Controls

We pose the following research questions:

1. Does parental support for educational expenses predict four-year college completion?
2. Does long term need—experiencing negative life events over a longer duration of young adulthood—predict economic attainment at age 31–32?

3. Does parental support in the presence or absence of adult child need predict economic attainment at age 31–32?
4. Do the associations of parental support and attainment differ for young adult men and women?

This study includes a variety of controls known to influence intergenerational support and/or attainment, including race, class of origin, and family size and structure (Aquilino 2005; Fingerman et al. 2015; Ward and Spitze 2007). Additionally, we control for parent-child closeness because family solidarity affects both intergenerational giving and attainment (Bengtson et al. 2002; Johnson and Benson 2012). We include respondents' family formation—forming a committed relationship and becoming a parent—because parental financial and in-home housing support diminishes as young people form partnerships and become parents (Sarkisian and Gerstel 2008), and family transitions and relationships also influence socioeconomic attainment. Finally, we control for major disease or disability, which could influence attainment and would warrant substantial and continuing help from family (Fingerman et al. 2009).

METHOD

We use longitudinal survey data from the Youth Development Study. The YDS began in 1988, when participants were ninth graders in Saint Paul, Minnesota public schools. Participants were surveyed annually in schools from 1988 to 1991, and were surveyed by mail 15 times over the next 20 years. The initial sample ($N = 1,010$) was randomly selected from all ninth graders in the district; the consent rate was 64%. Supplemental analyses conducted by Finch and colleagues (1991) suggest that girls and younger students were somewhat more likely to participate than boys and older students. Comparison of U.S. Census tract data indicated no initial selection bias with regard to race, family structure, or socioeconomic status. Though the sample was selected from a single Midwest city, we do not expect that the dynamics of parental support and child attainment would differ from other U.S. urban areas. However, since students enrolled in private schools were not included in the initial sample, our findings may not generalize to the wealthiest students.

As with other large-scale, longitudinal studies, the YDS has experienced sample attrition. Seventy-eight percent of the initial panel participated in the 1997 survey and 70% in the 2005 survey, the two survey waves from which adult outcome measures were obtained in this study. Men, racial minorities, and participants with no employed parent at the initiation of the study were more likely to attrit in recent years (Staff and Mortimer 2007). Thus, our estimates of the frequency of parental financial and housing support of young adult children may be higher than would be observed if selective attrition had not occurred.

Parental Support and Need

We use three indicators of parental support: (a) help paying for educational expenses; (b) help paying for living expenses (economic support); and, (c) living with a parent (housing support). In 1997, when most participants were 23–24 years old, the young adults reported the share of their total educational expenses (e.g., tuition, fees, books, dormitory fees, and other living expenses related to attending school) paid for by their parents or stepparents

since they left high school. As shown in Table 1¹, 42% of men and 45% of women who attended four-year colleges received parental help paying for educational expenses. On average, parents paid for 18% to 20% of their children's higher education costs. This share increased to 44% for women and 42% for men when students who did not receive any parental support were excluded.²

To examine the effects of support beyond the typical college years, we measure parental economic and housing support provided to YDS participants when they were between the ages of 23–24 and 31–32 (1997 through 2005). We distinguish between support offered during times of need and support without need. In each of the 8 surveys administered between 1997 and 2005 (no survey was conducted in 2001), participants reported whether they experienced any (1) unemployment; (2) breakup of a serious romantic relationship; (3) serious injury or illness; (4) time in jail; (5) assault, battery, robbery, or rape; and/or (6) the death of a spouse or partner. Although this is not a comprehensive list of events that could indicate need or hinder young adults' attainment, these are the only repeatedly measured negative life events that were included in our surveys. Moreover, we cannot claim that we have captured all instances of even these negative life events or of parental support from the age of 23–24 to age 31–32. As noted above, no survey was conducted in 2001, and if respondents did not complete a survey in a given year, we have no information about whether they experienced need or support during that year. We have no missing data for 68% of respondents in our analytic sample, 15% are missing for only one wave, and 17% are missing for two or more waves. While the data are not perfect, we examine the interrelations of need, support, gender and achievement-related outcomes with the information available.

As shown in Table 1, these negative life events were relatively infrequent during this period of young adulthood, with each occurring less than once, on average, during respondents' mid-twenties through the early thirties. Over the entire 8-year period of observation, women more frequently reported a serious injury or illness (.51 waves versus .37 waves, $p < .05$) as well as assault, battery, robbery, or rape (.19 waves among women compared to .11 waves among men, $p < .05$). In contrast, men more frequently spent time in jail (.27 waves among men versus .06 waves among women, $p < .001$). Our measure of need reflects the proportion of years respondents experienced a negative event during the entire period of observation. Specifically, we divide the number of years that respondents experienced any negative life events by the number of years in which respondents participated in YDS surveys. On average, men and women reported "need" at similar rates, during 30% of all years from 1997 to 2005 (results of all t -tests available by request).

During this same period of young adulthood, respondents also reported whether their parents or stepparents provided money for living expenses during the past year and whether they ever lived with their parent(s) during the past year (excluding summer months). Support with need occurs when participants report both parental support and a negative life event in the

¹All descriptive statistics in Table 1 are disaggregated to show differences by gender in our independent and control variables. In supplemental analyses, we use t -tests to examine whether mean differences between men and women are statistically significant (results available by request). All significant differences are noted in the text.

²Since only 11 respondents received support from "other relatives" and no support from parents, we did not include this source of support in our analysis.

same calendar year. As a result, we cannot determine with confidence that support is actually being offered in response to the child's need. Still, receipt of support accompanied by a negative life event, whether the support occurred immediately before, during, or after the event, could help offset any long-term economic costs.

In our analyses, we define support with need as the number of years the respondents received financial or housing support (i.e., co-residence) in conjunction with a negative life event, divided by the total number of years in need over the period of observation. For example, if a young adult received support in the presence of need during all the years in which negative events were experienced, this value would be 1. However, as shown in Table 1, and as might be expected given their age (early twenties to early thirties), respondents, on average, received financial support from their parents during only 18% (among women) or 19% (among men) of the years in which negative events were experienced. Support with no need refers to the number of years the respondent received support in the absence of these various difficult circumstances divided by the total years without a negative life event. Gender differences in financial support with and without need were not statistically significant. Co-residence in conjunction with need was more common among men than among women (22% of waves among men and 16% of waves among women, $t=-2.31$, $p < .05$).

Control Variables

Family composition, size, quality of relationships, and resources may affect whether or not parents provide economic or housing support to young adults, the meaning of that support, and outcomes. We model the effects of growing up in a continuously married parent family (55% of our sample) versus a stepparent family (14%), single-parent family (25%), or "other" parent family, such as living with a grandparent (6%). Number of siblings is a self-reported measure ranging from 0 to 7. Although the difference is substantively small (see Table 1), women reported more siblings than men ($t=2.79$, $p < .01$).

Given the lower response rate for questions about fathers, likely due to a higher prevalence of non-residence with fathers as compared to mothers during adolescence, we only include a measure of mother-child relationships during the high school years.³ Maternal closeness is constructed from four questions assessing subjective closeness, the frequency of communication about personal concerns and decisions, and mothers' willingness to listen to the respondent's side of an argument. Response categories for each item range from 1 to 4. Item responses from the four years (1988–1991) were summed to form the closeness to mother index ($\alpha = .86$). We include parents' highest level of education, reported in 1988. Responses ranged from 1 (*less than high school*) to 7 (*Ph.D. or other professional degree*). Household income in the family of origin ranges from 1 (*under \$5,000*) to 13 (*\$100,000 or more*). Mean household income was between \$20,000 and \$30,000 (in 1987 dollars).

³When closeness to both mothers and fathers are included in multivariate models, neither measure is a statistically significant predictor of attainment (not shown, available by request). Given the reduction in sample size resulting from missing data, we omit paternal closeness from the models shown in Table 2 and Table 3.

We measure respondents' educational aspirations and grade point average during their senior year of high school, as these are significant precursors of socioeconomic attainment. Educational aspiration is coded "1" for those who aspired to obtain a bachelor's degree or higher (68% of boys and 71% of girls). Responses are coded "0" for those who aspire to less than a bachelor's degree or are unsure. Grade point average, measured on a 4.0 scale, is calculated from self-reported estimates of grades during the current academic year. As shown in Table 1, the mean GPA for boys, which corresponded roughly to a B-, was lower than that of girls ($t=4.13$, $p < .001$).

Our models also account for individual characteristics that may affect attainment. We measure participants' race (White coded "1") and gender (men coded "1"), whether they had children (parent coded "1"), and their relationship status (married or cohabiting coded "1"). In 2005 (age 31–32), participants reported whether they had ever been diagnosed with a major disease, disability, or handicap (yes coded "1"). Since respondents may have been diagnosed after 1997, when college completion is measured, we exclude this measure from our analyses of educational attainment. We do not incorporate this variable as a negative life event because we cannot isolate when the diagnosis occurred, nor can we determine whether such diagnosis can be equated with "need" in young adulthood. Lastly, participants' highest level of education completed by 2005 (1 = *high school or less*; 4 = *bachelor's degree or above*) is controlled in our assessment of respondent earnings. Our sample is 74% White and 48% of respondents are men. In 2005, when most participants were 31 or 32 years old, 73% of women and 65% of men were parents ($t=2.47$, $p < .05$). Moreover, 73% of women and 70% of men were married or cohabiting and 10% of women and 7% of men had been diagnosed with a major disease, disability, or handicap by their early thirties. Lastly, the mean level of education was "some college" but less than a bachelor's degree for both men and women.

Attainments

We first consider the effects of parental support on post-secondary educational attainment. We use a dichotomous measure of whether or not participants earned a bachelor's degree or higher by 1997, approximately six years after leaving high school. Our measures of parental support for educational expenses do not extend beyond this date; therefore, we do not model postsecondary education beyond the completion of a four-year college degree. As shown in Table 1, 20% of men and 23% of women had earned a bachelor's degree by age 23–24. Next, we model the natural logarithm of self-reported earnings (before taxes) during the past two weeks when participants are 31–32 years old. We add one dollar to gross earnings before transforming the measure to retain zero earners in our sample. The mean logged biweekly earnings among men is 6.80, corresponding to roughly \$900 every two weeks or \$21,600 per year. Women's mean logged biweekly earnings were significantly less than men's ($t=-4.54$, $p < .001$), a difference that amounted to approximately \$525 every two weeks or a gap of \$12,662 per year.

Analytic Strategy

We estimate a series of multivariate regressions to model the short- and long-term effects of parental support. We first use logistic regression to model the effects of parental support for

educational expenses on the odds of receiving a college degree, net of demographic, background, and young adult characteristics. Logistic regression is appropriate in this instance since the dependent variable is dichotomous. We assess whether the respondent received any support for their educational expenses since high school as well as the proportion of their educational expenses that their parents paid for. In an effort to properly measure the effects of parental support on educational attainment, we limit these analyses to respondents who reported any attendance at a four-year college during the six years after high school.

Next, we use ordinary least squares regression to model the relationship between long-term parental assistance and continuously measured logged biweekly earnings at the age of 31–32. Specifically, we examine the proportion of years that the respondent experienced need (as indicated by negative life events), the proportion of years they received economic support and housing support in the presence of need, and the proportion of years they received these two types of support in the absence of need. To further understand the unique effects of various types of need on earnings, we then disaggregate our measure of need. In this analysis, we include measures of the frequency of each negative life event throughout young adulthood, net of parental economic support in the presence and absence of need. Finally, to assess potentially important gender differences, we examine interactions between gender and our key variables of interest (need, parental support in the presence of need, and parental support in the absence of need) in affecting biweekly earnings. These analyses include a wide range of controls, including family background characteristics, parenthood, and serious disease or disability. We use listwise deletion to handle missing data in all analyses.

FINDINGS

Educational Support and Attainment

In Table 2, we predict the odds of receiving a four-year college degree by 1997. As shown, parental support for educational expenses is associated with a significant increase in the odds of earning a bachelor's degree. In Model 1, the odds of graduating from college are 3.35 times greater ($e^{1.21} = 3.35$) among those who received financial support from their parents.

Parents' share of educational expenses is examined in Model 2. Although the logistic regression coefficient is small in absolute magnitude, the odds ratio of 1.01 ($e^{0.01}=1.01$) represents the increase in the odds of timely graduation for a 1% increase in parental support; greater increases in parental support are associated with substantial increases in odds of graduation. For example, holding other variables constant, an increase in parental support from 10% to 40% of educational expenses is associated with an increase in the odds of graduating from college by almost one-third. In analyses not shown, the interaction between gender and parental support for educational expenses is not significant, suggesting that the effects of parental support on the odds of obtaining a bachelor's degree by 1997 are similar for men and women (available by request).⁴

Consistent with a large body of research on status attainment, we also find that high educational aspirations and grade point average, measured in respondents' senior year of

high school, as well as parental education, are associated with significant increases in the odds of college completion. Having a child by age 23–24 is associated with a decrease in the odds of obtaining a bachelor's degree. Parenthood during the late teens and early twenties often forces youth to drop out of school to increase their working hours, care for their children, or both.

It could be argued that some students do not need parental support for college because they receive full scholarships. Receipt of a full scholarship, covering 100 percent of educational expenses, was rare in this sample. Only 17 students received full scholarships, and among these, only one eventually received a BA degree. Our results are comparable regardless of whether we control for receipt of a full scholarship, control for the proportion of expenses paid by scholarship, or exclude students with a full scholarship from the model (available upon request).

Given the mutual dependence and statistically significant correlations among the independent variables, it is important to ensure that our coefficient estimates are stable. To diagnose multicollinearity, we examined variance inflation factors (VIF) for all coefficients. Although some researchers do not attempt to reduce collinearity until VIFs reach values as large as 10 or higher (O'Brien 2007), others argue that values as low as 2.50 may be cause for concern in some circumstances (Allison 2012). In Table 2, all VIFs are under 2.

Long-Term Need, Parental Support, and Attainment

As noted earlier, our measures combining need and parental support indicate the duration of time the respondents received each kind of support from 1997 to 2005 as fractions of the amount of time in which they experienced a negative life event ("*support with need*") and in the absence of a negative life event ("*support without need*"). As shown in Table 3, logged biweekly earnings decrease with the duration of need. Repeated negative life events throughout young adulthood, such as unemployment or serious illness, are likely to disrupt employment trajectories.

Though parental support for educational expenses is positively associated with the likelihood of graduating from college (Table 2), longer-term parental financial aid is not significantly associated with economic attainment at age 31–32. This effect did not vary depending on whether young adult children experienced need. In Model 2, we similarly find that parental co-residence does not help or hinder young adult children's long-term earnings.

Senior year grade point average is the only background characteristic that is significantly associated with biweekly earnings. In both models, those who performed better academically during their senior year of high school reported higher earnings at age 31–32. Several adult characteristics, however, are linked to economic attainment. Consistent with extant research documenting a large gender gap in earnings, even at career entry (Marini and Fan 1997), as well as the descriptives shown in Table 1, men reported higher earnings than women. Indeed, standardized regression coefficients show that gender is one of the strongest

⁴In supplemental analyses, we test whether parental support for post-secondary educational expenses through 1997 is similarly associated with the odds of obtaining a bachelor's degree by 1998 (age 24–25) and 1999 (age 25–26). Results are comparable with those reported in Table 2 (not shown, available by request).

predictors of earnings in our model (available by request). Young adult parents' estimated biweekly earnings are lower than those of young adults who do not have children, despite the increased financial responsibility associated with parenthood. Lastly, serious disease, disability or handicap is associated with lower earnings, which might be expected if such health problems interfere with steady employment and career progression.

To answer our fourth research question, we next test whether the effects of parental support vary by gender (not shown, available by request). Although initial analyses suggested that men, but not women, who receive parental support during times of need experience a decline in earnings, these findings were not robust when individuals with a large percentage of missing data were excluded from the model. Thus, men who reported frequent negative life events and persistent parental support but did not regularly complete questionnaires during their mid-twenties and early-thirties were driving this effect. In both models of Table 3, all variance inflation factors were well-below critical levels, assuaging any concerns regarding multicollinearity. When the interaction between gender and support with need is included, it has the highest VIF with a maximum value of 2.23 (Model 1) and 2.40 (Model 2).

In light of the strong influence of need on young adult earnings, we next test whether some negative life events are more impactful than others. We individually model the effects of the six negative life events included in our measure of need, examining whether frequency of these events throughout young adulthood is associated with earnings. Three of these measures, spending time in jail, victimization, and experiencing the death of a spouse or romantic partner, did not predict earnings (not shown, available by request). As shown in Table 1, these were the least frequent negative life events included in our study; therefore, the long-term effects of these experiences may be difficult to detect with these data.

As shown in Table 4, three negative life events were linked with economic attainment. More frequent unemployment and injury/illness were associated with lower earnings. Interestingly, more frequent divorce or breakups of serious romantic relationships were associated with significantly higher earnings during young adulthood. The size and statistical significance of this effect increases after controlling for the frequency of injury/serious illness, unemployment, and parental economic support. The correlations among our various forms of need are small in magnitude, but statistically significant (not shown, available by request). Still, the mean VIF is low in this model (1.30)—ranging from 1.06 (maternal closeness) to 1.83 (educational attainment)—providing evidence that our estimates are not biased due to multicollinearity. Although we are not able to discern from these data which partner initiated or is otherwise responsible for the divorce or breakup, our models control for several factors which might cause tension in romantic relationships and lead to dissolution (e.g., unemployment, serious injury/illness, and continued dependence on parents for economic support). Thus, it may be that underlying reasons for breakup/divorce that are not accounted for in these analyses are driving the relationship between dissolution of a romantic relationship and earnings.

The effects shown in Table 4 are robust to the inclusion of parental housing support instead of economic support. Moreover, the effects of unemployment, breakup of a romantic

relationship, and serious injury or illness on earnings did not significantly vary by gender (not shown, available upon request).

Taken together, our findings present a complex picture of the effects of parental aid during the transition to adulthood. Parental financial support for educational expenses helps youth to obtain a four-year college degree in the early stages of the transition to adulthood. However, receiving repeated economic and housing support from parents during a period of the life course when they are expected to be increasingly independent is not associated with earnings at age 31–32.

DISCUSSION

The advantages young people from higher socioeconomic backgrounds have in attending and completing college are likely due to a variety of mechanisms, including their “concerted cultivation” from an early age, access to higher quality primary and secondary schools, and greater knowledge of the college and financial aid application processes (Lareau 2011). Our analyses provide evidence that parents’ ability and willingness to pay for college serves as one mechanism that advantages some youth in their pursuit of a college degree. In answering our first research question regarding the effect of parental support on attaining a college degree, we found that young men and women whose parents helped pay for their college education are 3.35 times as likely to graduate from college by age 23–24, net of parental socioeconomic status, educational aspirations and performance, and other covariates. Furthermore, the likelihood of obtaining a bachelor’s degree increased with the proportion of the educational costs paid by parents.

Parental financial support for education serves as an investment in human capital and scaffolds young people to attain a degree (Waithaka 2014). This support enables students to limit their work hours and attend school full-time, facilitating timely graduation (Cook 2012) and impacting their likelihood of subsequent economic success. In our multivariate analyses, educational attainment did not predict earnings; however, given the early career stage for those with advanced education in the YDS sample, the financial returns to education will increase as they progress in their careers. As has been documented in other research, a college degree carries important advantages for economic success and greater life chances in the contemporary United States (Fischer and Hout 2006). Thus, one of the biggest benefits of parental help in young adulthood operates through the monetary support of advanced education.

With the escalating costs of college and the increased wage returns to education, youth with parents who have resources and who are willing to invest in their education have a distinct advantage (Danziger and Ratner 2010). Beyond higher odds of degree attainment and long-term earnings prospects, they also may incur lower student debt (Settersten and Ray 2010). Such help is one way in which class privilege (and cumulative disadvantage) is reproduced in families. Recognizing the significant role that families play in advancing the attainment of their children is important in imagining and implementing broad interventions to assist all young people interested in pursuing higher education.

In addressing our second research question, we found that young men and women who encountered negative life events reported lower earnings by age 31–32, and the longer or more frequent the crises, the greater the deleterious impact on income attainment. In particular, unemployment and serious illness or injury stall or even derail young people in their career development and strain their ability to meet everyday living expenses. This finding calls attention to the vulnerability and turbulence of the early adult years, and the effects of negative life events for long-term earnings. The positive effect of romantic break-ups on earnings was unexpected, so we can only speculate on its meaning. It is plausible that those who are willing to end relationships in the interest of attainment (for example, moving geographically in pursuit of a career opportunity) have more success over the long-term. Unfortunately, we have no information about the reasons for break-up.

Many parents attempt to serve as a safety net for their young adult children during crises or particularly difficult challenges, aiming to keep them on track and prevent them from falling behind (Fingerman et al. 2009; Swartz et al. 2011; Ward and Spitze 2007). Our final research questions examine whether parental help given in the presence or absence of need predicts economic attainment, and whether these relationships differ for men and women. Regardless of how parental support is measured, we do not observe a significant relationship between parental support and earnings, in the presence or absence of need. Moreover, the null findings apply equally to men and women. Despite persistent gender differences in young adult relationships with parents, the salience of financial independence, and career opportunities, parental support in the latter part of the transition to adulthood does not promote or hinder later economic attainment for either gender. This is important because it counters common wisdom as well as scholarly suppositions.

CONCLUSION

In the changing context of the transition to adulthood, it is not surprising that parents continue to support their young adult children. Young people today face many obstacles, uncertainties, and contingencies on the path towards adulthood. Advanced education has become more important for well-paying, stable employment, yet it has become exceedingly expensive. The labor market has become more challenging for young people seeking secure, well-paying, and rewarding work. Parents recognize the difficulties their children face, and see the young adult years as setting the stage for later financial well-being and security. If the achievement of adult independence is a “joint enterprise” of a young person and their parents, parents may feel that they should persist in this task by continuing to guide, as well as provide for their children, until they achieve self-sufficient adulthood.

Yet popular anxieties persist about prolonged young adult dependence, particularly in the later years of the transition to adulthood. We found evidence that parents promote their children’s educational and economic success by helping to finance their college educations in the earlier years of the transition to adulthood. However, the parental “safety net” through the later part of the transition was not consequential. Despite fears of “coddling” young adult children, or widespread expectations that parental help will enhance their adult economic attainment, we find no evidence that financial or housing assistance, with or without the presence of need, have significant effects on young adult earnings. Some crises, however, are

significantly associated with long-term income attainment. In particular, episodes of unemployment and serious injuries or illnesses during early adulthood leave young people vulnerable and often interrupt early career trajectories.

It is possible that parental safety nets assist young people in ways not captured in this study such as immediate crisis relief, reducing debt, increasing savings, or enabling further human capital accumulation. Provision of housing and financial support may also assuage anxiety and promote resilience in coping with immediate challenging circumstances. However, whether or not parents provide aid in times of need, or negative life events, does not appear to have long-term consequences for young adult earnings. In contrast, experiences of unemployment, injury, or serious illness do appear to have lasting effects. Rather than relying primarily on the private resources of families, the challenges encountered by many in the extended transition to adulthood could be better addressed by societal investments in programs, institutional arrangements, and policies that offer more broadly accessible, non-stigmatizing support systems that provide sufficient assistance in times of need and connect young people to opportunities that foster long-term success.

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TABLE 1

Descriptive Statistics of Youth Development Study Sample (N 605—1,010)^a

Variable	Men		Women		Combined N
	Mean or proportion	Standard deviation	Mean or proportion	Standard deviation	
Dependent variables					
Bachelor's degree (1997)	.20	—	.23	—	755
Logged biweekly earnings (2005)	6.80	2.19	5.92	2.64	665
Parental support for education (1997)					
Support for educational expenses	.42	—	.45	—	605
Percentage of educational expenses	17.61	28.44	19.91	31.91	605
Long-term need/support (1997–2005)					
Need ^b	.31	—	.29	—	856
Economic support with need	.19	—	.18	—	856
Economic support without need	.17	—	.16	—	856
Housing support with need	.22	—	.16	—	856
Housing support without need	.19	—	.15	—	856
Frequency of life events (1997–2005)					
Unemployment	.77	1.17	.84	1.25	888
Breakup	.70	1.01	.77	1.06	852
Serious injury or illness	.37	.70	.51	.94	853
Time in jail	.27	.75	.06	.30	853
Assault, battery, robbery, or rape	.11	.36	.19	.55	853
Death of a spouse or partner	.01	.07	.01	.09	853
Background characteristics					
Continuously married parent family (reference category) (1988)	.56	—	.54	—	996
Step-parent family (1988)	.13	—	.15	—	996
Single-parent family (1988)	.25	—	.26	—	996
Other parent family (1988)	.07	—	.06	—	996
Number of siblings (1988)	1.05	1.05	1.26	1.25	1,010
Closeness to mother (1988–1991)	11.38	2.28	11.64	2.66	1,001
Parental education (1988)	3.09	1.52	3.16	1.48	951

Variable	Men			Women		
	Mean or proportion	Standard deviation	Mean or proportion	Standard deviation	Combined N	
Annual household income (1987)	5.65	2.41	5.89	2.42	946	
Educational aspirations (1991)	.68	—	.71	—	931	
Grade point average (1991)	2.66	0.80	2.87	0.72	830	
Adult characteristics (2005)						
White	.74	—	.73	—	979	
Parent	.65	—	.73	—	822	
Married/cohabiting	.70	—	.73	—	710	
Major disease, disability, or handicap	.07	—	.10	—	708	
Educational attainment	2.56	1.20	2.72	1.10	709	

^aParental support for educational expenses is limited to those who attended college. For all other measures, sample size less than the maximum (N=1,010) is due to attrition or item non-response. The years listed in parentheses in column 1 correspond to the wave(s) in which the data were collected.

^bNeed reflects the proportion of years experiencing any of the six negative life events (min=0, max=1) while the mean score for each negative life event reflects the number of years experiencing each event (min=0, max=8).

TABLE 2

Logistic Regression Predicting Four-Year College Completion by 1997 (N=504)

	<i>Model 1</i>		<i>Model 2</i>	
	Coefficient	SE	Coefficient	SE
Parental Support (1997)				
Support for educational expenses	1.21 ***	0.30	—	—
Proportion educational expenses	—	—	0.01 *	0.00
Background Characteristics				
Parental education (1998)	0.40 ***	0.10	0.44 ***	0.10
Educational aspirations (1991)	2.18 **	0.72	2.30 ***	0.69
Grade point average (1991)	2.08 ***	0.27	2.07 ***	0.26
Adult Characteristics				
Parent (2005)	-0.91 *	0.46	-1.10 *	0.46
Constant	-10.19 ***	1.43	-10.14 ***	1.39
Pseudo R ²	0.44		0.42	
No. of cases	504		504	

*
 $p < .05$.**
 $p < .01$.***
 $p < .001$, two-tailed tests.

Notes: Unstandardized coefficients. The years listed in parentheses in column 1 correspond to the wave(s) in which the data were collected. Non-significant control variables are step-parent family, single-parent family, other parent family, number of siblings, closeness to mother, annual household income, male, white, and married/cohabiting (omitted from the table).

TABLE 3

OLS Regression of 2005 Logged Biweekly Earnings on Parental Support (N=549)

Parameter	<i>Parental Economic Support</i>		<i>Parental Housing Support</i>	
	Coefficient	SE	Coefficient	SE
Proportion of Years (1997–2005)				
Experiencing need	−1.67 ***	0.43	−1.82 ***	0.43
Parental support with need	−0.59	0.33	−0.30	0.31
Parental support without need	−0.26	0.43	0.37	0.41
Background Characteristics				
Grade point average (1991)	0.33 *	0.15	0.32 *	0.15
Adult Characteristics				
Male (1988)	.83 ***	0.19	.81 ***	0.19
Parent (2005)	−0.54 *	0.22	−0.48 *	0.22
Major disease, disability or handicap (2005)	−1.02 **	0.35	−1.07 **	0.35
Constant	5.95 ***	0.71	5.93 ***	0.72
R ²	0.14		0.13	
No. of cases	549		549	

*
 $p < .05$.**
 $p < .01$.***
 $p < .001$, two-tailed tests.

Notes: Unstandardized coefficients. The years listed in parentheses in column 1 correspond to the wave(s) in which the data were collected. Non-significant control variables are step-parent family, single-parent family, other parent family, number of siblings, closeness to mother, parental education, annual household income, educational aspirations, white, married/cohabiting, and educational attainment (omitted from the table).

TABLE 4

OLS Regression of 2005 Logged Biweekly Earnings on Negative Life Events (N=549)

Parameter	<i>Parental Economic Support</i>	
	Coefficient	SE
Frequency of Negative Life Events (1997–2005)		
Unemployment	-.32 ***	0.08
Breakups	.19 *	0.09
Serious Injury or Illness	-.57 ***	0.11
Proportion of Years (1997–2005)		
Parental support with need	-0.54	0.33
Parental support without need	-0.35	0.42
Background Characteristics		
Grade point average (1991)	.34 *	0.14
Adult Characteristics		
Male (1988)	.79 ***	0.19
Parent (2005)	-.50 *	0.21
Major disease, disability or handicap (2005)	-.83 *	0.34
Constant	5.76 ***	0.68
R ²	0.19	
No. of cases	549	

*
 $p < .05$.**
 $p < .01$.***
 $p < .001$, two-tailed tests.

Notes: Unstandardized coefficients. The years listed in parentheses in column 1 correspond to the wave(s) in which the data were collected. Non-significant control variables are step-parent family, single-parent family, other parent family, number of siblings, closeness to mother, parental education, annual household income, educational aspirations, white, married/cohabiting, and educational attainment (omitted from the table).