

EDUCATION LIFE

Will You Sprint, Stroll or Stumble Into a Career?

By JEFFREY J. SELINGO APRIL 5, 2016

At the age of 18, G. Stanley Hall left his home in the tiny village of Ashfield, Mass., for Williams College, just 35 miles away, with a goal to “do something and be something in the world.” His mother wanted him to become a minister, but the young Stanley wasn’t sure about that plan. He saw a four-year degree as a chance to explore.

Though Hall excelled at Williams, his parents, who were farmers, considered his undergraduate years a bit erratic. He didn’t think he had the requirements for a pastor, but nonetheless enrolled in Union Theological Seminary in New York after graduation. The big city was intoxicating, and living there persuaded him to abandon his religious studies. After securing a loan, he set off for Germany to study philosophy, travel and visit the theaters, bars and dance halls of Berlin.

“What exactly are you doing over there?” his father sternly asked. Hall added physiology and physics to his academic pursuits and told his parents he was thinking about getting a Ph.D. in philosophy. “Just what is a Doctor of Philosophy?” his mother wanted to know.

His parents wanted him to come home and get a real job, and even Hall, having “scarcely tried my hand in the world to know where I can do anything,” wondered what was next. He was out of money and in debt, so he returned home after his parents refused to support him financially. He was 27 years old.

Hall's story is similar to that of many young Americans today. They go off to college, resist pressures to choose a job-connected major, then drift after graduation, often short of money and any real plan. But here's the difference: Stanley Hall grew up in a totally different America, the one of the mid-1800s.

We think this kind of lengthy takeoff is relatively new, but even in the 19th and early 20th centuries, when the economy offered fewer career choices, there were college graduates who roamed through their third decade of life. Hall was an outlier, of course, as most of his generation launched into adulthood right after high school, if they even went. But his story might serve to lessen the anxiety of today's parents about their own children's long stumble toward independence: Stanley Hall went on to great success.

He eventually earned an advanced degree in psychology, taught at Antioch College, Harvard and Johns Hopkins and became president of Clark University in Massachusetts, where he developed a fascination with the period in life between childhood and adulthood. He founded the American Psychological Association and in 1904 wrote an influential book about a new life stage he called "adolescence."

Hall described this transitional period — between ages 14 and 24 — as full of "storm and stress." But in reality, the adolescent stage in the early 1900s was much shorter than Hall imagined. Teenagers were able to get a solid full-time job right after high school, followed quickly by marriage and parenthood. It wasn't until around the middle of the last century that the job market began requiring that a college degree be added to the equation, and with the G.I. Bill allowing returning World War II veterans to go for free, enrollments boomed.

That postwar era cemented in our minds an idea that remains to this day: Teenagers graduate from high school, earn a college degree, secure a job, and move out of their childhood home — all by the age of 22 or so.

But by the 1960s, as Americans started spending more time in college, the trend of a relatively quick launch to adulthood was ending. Census figures show that the number of 19- to 24-year-olds living with their parents started edging up, from 30 percent in 1960, to 35 percent in 1980, to 47 percent today.

The difference between the “boomerang generation” of the 1960s and 1970s and now is that manufacturing was still the foundation of the economy, allowing more than one pathway to solid middle-class jobs. The 1970s marked the last full decade when a large slice of the population didn’t need a college degree for financial success. The recession of the early 1980s effectively killed off manufacturing, and with the next decade’s technology revolution, the wage premium for attending college started to speed up, turning into a runaway train. In 1983, the wage premium — how much more a typical bachelor’s degree recipient earns compared to a high school graduate — was 42 percent. Today, it surpasses 80 percent.

The huge run-up in the number of undergraduate and graduate students — eight million more than in 1980, according to the National Center for Education Statistics — has led to further delays in passing the milestones of adulthood, forever changing how we view the transition from education to the work force. In the 1980s, college graduates achieved financial independence, defined as reaching the median wage, by the time they turned 26, according to Georgetown University’s Center on Education and the Workforce. In 2014, they didn’t hit that mark until their 30th birthday.

In the 1990s, Jeffrey Jenson Arnett, a psychology professor at the University of Missouri, interviewed young people around the country and determined that his subjects felt both grown up and not quite so grown up at exactly the same time. This led Dr. Arnett to conclude that the period between 18 and 25 was a distinct stage separate from both adolescence and young adulthood. In 2000, he published a paper defining this slice of life as “emerging adulthood,” a phrase that immediately entered the cultural lexicon, especially for parents trying to figure out why their children were struggling to launch into adulthood.

“Emerging adulthood is a time of life when many different directions remain possible,” Dr. Arnett wrote, “when little about the future has been decided for certain, when the scope of independent exploration of life’s possibilities is greater for most people than it will be at any other period of the life course.”

By the time I caught up with Dr. Arnett, he had moved to Clark University. In the fall of 2014, 14 years after he had coined the term, I was curious whether the journey to adulthood was getting even longer.

“Absolutely,” he said. “The changes that are happening are permanent structural changes that have only sped up all over the world.” The biggest change, he said, is the move to an information economy that requires even more education and job-hopping in one’s 20s.

For today’s emerging adults, Dr. Arnett told me, a college degree may be the biggest determinant of whether they launch into a sustaining career, but it is not the only factor that separates the successful from the drifters. If that were the case, recent graduates wouldn’t be standing in the unemployment line or settling for jobs that don’t require a bachelor’s degree. *How* they navigate their college years also matters.

In the journey to adulthood, they are either Sprinters, Wanderers or Stragglers.

Sprinters: Ready, Willing and Able

Sprinters start fast right out of the gate. They pick a major early on and stick with it, enabling a progression of internships that look more and more impressive with each year. Some have the perfect job lined up on graduation; others are laserlike in their focus, moving from job to job up the career ladder. They have little or no student-loan debt, freeing them to pick job opportunities without regard to pay.

But speed alone doesn’t define this group. Some are slow but methodical, assembling the building blocks for a successful career by investing in their own human capital, perhaps in graduate or professional school, before hitting the job market.

Lily Cua is a classic Sprinter. Well before she got her degree in finance from Georgetown University, she secured a plum position as a consultant with PricewaterhouseCoopers. The job came as so many do these days, from a summer internship. The recruiter, a Georgetown alumnus, was impressed with her Chinese minor and high grades — signals, he told her, that she was willing to take on demanding assignments. By the end of the summer Ms. Cua was offered a full-time job, 10 months before graduation. “It wasn’t my dream to work there,” she admitted. But she knew it would provide a launching pad. “I wanted to get skills I didn’t have

coming out of college. I wanted to work with really smart people. I wanted to be mentored by someone looking out for me.”

I met Ms. Cua at 1776, an incubator in Washington, D.C., that assists some 200 start-ups. It’s crawling with Sprinters like her. After two years with PricewaterhouseCoopers, she left to start a business with a college acquaintance. Their company has already raised more than \$500,000 for an online marketplace for perks and benefits employers can give their workers. Deciding to leave a Fortune 500 company was “all-consuming,” she said, but she recognized that the early 20s, without a spouse or mortgage, are the best time to take risks. It’s easy to start over again.

That makes Sprinters unafraid to change jobs frequently. The Bureau of Labor Statistics reports that young adults born in the early 1980s held, on average, six different jobs between the ages of 18 and 26, and by their 27th birthday only 14 percent of college graduates had a job that lasted at least two years.

Such job hopping is typically seen as a lack of commitment or direction — and it could be — but it can also boost chances for more satisfying and higher paying work in the decades that follow.

Henry E. Siu calls it “job shopping” for a better match. Dr. Siu, a professor at the Vancouver School of Economics at the University of British Columbia, was part of a team of economists that examined more than 30 years of unemployment data in the United States. In a 2014 study, the economists found that increased mobility in one’s 20s leads to higher earnings later in life.

College should prepare graduates to be “occupationally footloose,” Dr. Siu told me, meaning they can perform a variety of entry-level jobs in different occupations. Men and women in their 20s have always changed jobs. The difference now, Dr. Siu said, is that one in three changes *occupations* annually, compared with one in 10 in previous generations.

“We are living in an increasingly complex society with many more choices for occupations,” Dr. Siu said — more than anyone can reasonably explore while in

college. Trying out different occupations is another reason 20-somethings need a longer runway to life's milestones.

The reality, however, is that a growing number of emerging adults lack the financial flexibility to change jobs or to take low-paying positions that might be great career starters. The problem? Student loans.

Of those who financed college through loans, the class of 2015 left commencement day \$35,000 in debt on average. Six months later, those graduates received their first payment notice in the mail, for about \$380 on average, with 120 more monthly payments ahead of them. That figure might not seem like much, but when it accounts for about 15 percent of a new graduate's take-home salary, it can have an impact on career decisions. Salary — not happiness or career advancement or a good fit — becomes the driving decision. Debt rules out unpaid internships, for example, or living in pricey cities with dynamic labor markets. Or even living independently. In one study, the University of Arizona tracked a sample of its 2011 graduates — half, including those employed full time, reported relying on financial support from family.

This is a relatively recent occurrence. In 1989, only 17 percent of those in their 20s and early 30s had student debt; today, 42 percent do, according to the Federal Reserve Survey of Consumer Finances. Gallup, which measures well-being on five metrics, including financial, physical and purpose in life, has found that “the more student-loan debt you have, the less likely you are to be thriving in your well-being,” said Brandon Busteed, who heads up its education division.

Mr. Busteed wasn't surprised when I told him that nearly every young person I met at the 1776 incubator was free of student debt. According to Gallup's polling data, most entrepreneurs owe less than \$10,000 in student loans — debt any greater has a negative impact on the decision to start a business.

In the end, fewer emerging adults willing to take a chance on their business idea makes it harder for everyone else to get a job.

Wanderers: On an Uncertain Path

When I met Valerie Lapointe for coffee, she was studying for the G.R.E. Her job search had stalled, and she had decided to do what many recent college graduates do when they get stuck: go back to school for yet another degree.

The master's degree has become the new bachelor's degree. In 2013, the most recent year available, about 760,000 master's degrees were awarded, up 250 percent since 1980. Nearly 30 percent of college graduates are back in school within two years. Graduate school gives structure and direction.

As we sipped our coffee, Ms. Lapointe, her smile as quick as her wit, quipped about the relevance of our setting. After all, coffee shops have become emblematic of those wandering through their 20s. The Starbucks barista with a bachelor's is the underemployed stereotype.

"I have applied for jobs from here to kingdom come," she said. "When you are unemployed, you can apply for jobs all day." She likened her job search to dating. "You look great on paper, they interview you, but then they never call you back. You get used to the rejection."

Ms. Lapointe grew up in the affluent suburbs of Northern Virginia. She graduated from a top-notch high school with a 3.9 grade-point average in 2008, a year marked by a boom in the number of 18-year-olds across the country (so lots of competition to get into the college of her choice) as well as by one of the worst economic crashes in the nation's history (so lots of unemployed recent college graduates).

"I had no idea what I wanted to do with my life when I went to college," she said. I asked her why she hadn't taken a gap year to discover interests or explore majors at a local community college. "There was never a question in my parents' mind that I'd go directly on to college, the question was just where," she said. "It had worked out for them, so why not me?"

I heard similar stories from many recent graduates with college-educated parents — that a four-year college was the only pathway right out of high school.

Wait-listed at James Madison University, Ms. Lapointe landed at the University of Mary Washington, a public college in south-central Virginia. Unsure about a major, she filled her schedule with general-education courses her first two years. Then she took a journalism class, and she was hooked.

But Mary Washington didn't have a journalism major. Ms. Lapointe found as many writing courses as she could and joined the student newspaper. She thought about transferring but was on track to finish her degree in just three years to save money.

"By the time I figured it out, it was too late," she said.

Instead, she became a Wanderer, part of the contingent of young adults who are largely treading water in the years after graduation. Although the unemployment rate among recent college graduates has dropped to around 4 percent from a high of 7 percent in 2011, underemployment remains stubbornly high. Nearly half of new graduates are underemployed, working jobs that don't require a bachelor's degree, according to the Federal Reserve Bank of New York.

That described Ms. Lapointe. She took a job as a nanny while living at home. By the time she started seriously looking for a job in her field of interest a year and a half after graduation, she was already competing with the next crop of graduates. She paid to enroll in a summer program that matched her to a media internship, hoping it would lead to better employment prospects. It didn't. A video production company laid her off after three months. She then patched together a series of jobs through temp agencies.

"I knew it would be difficult but not this difficult," she said. Signing onto Facebook sometimes made her feel even farther behind, as friends posted the highlights of their daily lives. "I honestly believed that I'd have more of my life together."

Finally, last fall, at 25, she began a master's program at Northwestern, with a scholarship covering half the tuition. "So now," she said, "life is good, debt is mounting, and I'm hoping my job prospects will be better once I finish. I do feel far more career-minded than I did as an undergrad, and therefore in a better position to

take advantage of career services and internship opportunities, and to utilize the resources a university has to offer.”

Many young people are similarly derailed. They settle for any paying job, mostly outside their major, because of financial pressures. Some bypass meaningful internships or jobs because they find them menial or can't live on a paltry salary (or as with most internships, none at all). And some go back to school and deeper into debt. According to the University of Arizona study of the class of 2011, student debt more than tripled for those not working while in graduate school, from \$22,000 to \$76,000.

Perhaps most critical for Wanderers is that the bulk of salary increases tend to come in the first decade of employment. Three-quarters of a man's wage growth happens in the first 10 years, according to Richard A. Settersten Jr., director of the Hallie E. Ford Center for Healthy Children and Families at Oregon State University.

Lisa Kahn, an economist at Yale, found that students graduating from college in a weak economy have lower earnings even decades later. The graduating classes immediately following the 2008 recession, for instance, now earn a third less than those who left college just a few years earlier and had a better economic footing getting started. New graduates don't shop for jobs as much in a bad economy, Dr. Kahn explained, and job shopping is how they get bigger paychecks in those critical first years.

The longer Wanderers drift through their 20s, the harder it becomes to catch up.

Stragglers: Drifting Through Your 20s

On a crisp fall evening in 2014, I found myself in Portland, Ore., the city where “young people go to retire,” to steal the tag line from the satirical television show “Portlandia.” With its mountains, mild winters, outdoorsy reputation and streak of independence, Portland has become a magnet for Stragglers — those who spend much of their 20s looking for what they were meant to do.

In the Eastside industrial district, I met up with Josh Mabry. He was about to turn 30, and sported a military buzz cut and forearms filled with tattoos. After a decade of dead-end jobs and false starts at a handful of colleges, he was finally settling into something he cared about: woodworking. Mr. Mabry always liked working with his hands. His father and grandfather were woodworkers. But he took his last woodshop class in seventh grade. Guidance counselors were pushing college.

After high school, he followed a girlfriend two hours south to Eugene and enrolled in graphic design classes at Lane Community College. But he fell into the party scene and dropped out. “I was drifting,” he admitted.

That defined much of the next decade for him. He tried two other community colleges, dabbling in welding and forestry. “I wanted the skill set, not the piece of paper,” he said. He took off to Central America for eight months, working bartending gigs when he returned. Then, at 29, he saw a flyer for woodworking, metalworking and upholstery classes. He began to make wooden light fixtures and art pieces. He set up a website and now sells his products online.

“I knew that by the time I turned 30 I needed to figure something out for myself,” he said. “I finally have some sort of path.”

Many Stragglers struggle to find viable options after high school. They can stay at home and get a job (and not a very good one) or join the military. No wonder more than 95 percent of high-school seniors say they plan to attend college; the year they graduate, government statistics show, about 65 percent of them do.

And if they go to college, most of them struggle to finish, or don’t at all. There are 12.5 million 20-somethings with some college credits and no degree, by far the largest share of the 31 million adults who leave college short of a degree, according to the National Student Clearinghouse. In many ways, these young adults are no better off financially than high-school graduates who never attempted college at all. Employers, after all, don’t advertise they want “some college.” They want a degree.

The longer life expectancy for children born today means that we can chart new routes to adulthood that space out opportunities in different ways. We no longer should think of college as one physical place we go to at one time in our lives — i.e.,

age 18. Yet educators continue to press on families a one-size-fits-all route. It's almost impossible in our hypercompetitive culture to think differently as a parent about when a college education should happen. The result: Finding a pathway to a fulfilling career and a meaningful life has become much more difficult than it ever should be.

•

In Dr. Settersten's critical thinking class at Oregon State University, the classroom conversation on the day of my visit wandered to a discussion of what the students, mostly seniors, wanted to do next in life. Many said they planned to go on to graduate school.

Dr. Settersten asked how many of them knew their professors well enough to request a letter of recommendation for the application. Only a smattering of hands went up. He wondered aloud: Why hadn't more of them visited him during office hours, an easy way to build a one-on-one relationship with a professor who teaches hundreds of students a semester?

"What shocked me is that they say, 'No one has told me this before,'" he said to me later. "They're seniors and they don't know how to navigate the institution." Fewer than half of college seniors in the annual National Survey of Student Engagement said they talked often with a faculty member about their career plans.

Dr. Settersten's research focuses on what it means to become an adult today. Unlike many parents and pundits, he doesn't worry as much about the longer runway to adulthood, arguing that the timetable is more gradual and varied than it was 50 years ago. The traditional markers such as marriage and parenting are now the culmination of adulthood rather than the start of it.

I asked about the somewhat clueless students in his class; doesn't he worry about them? "Sure," he said. "When I think of adult life, one of the hallmarks of it is that it's not predictable."

The problem is that colleges have attempted to make the four-year experience more predictable by adding a bevy of advising services and amenities so that

essentially everything is done for students to ensure they graduate on time and secure a job afterward. But they also prevent students from building the resilience they will need as adults to manage risk and succeed in unpredictable careers.

In college, “there are things you’re taught and then there are things you learn,” Dr. Settersten said. “A lot of what college comes down to is not what happens in the classroom. It’s about navigating life and building relationships.”

Graduates who linger through their early career often didn’t take college seriously. They put the social scene before academics, avoiding rigorous majors and courses, according to “Academically Adrift: Limited Learning on College Campuses,” a 2011 book by Richard Arum and Josipa Roksa that shows just how little students actually learn in college.

What happens after they graduate? In their follow-up, “Aspiring Adults Adrift,” published in 2014, what they reported was as distressing as the findings in their first book, but not much of a surprise. Poor academic performers were more likely than other recent graduates to be unemployed, stuck in unskilled jobs, or to have been fired or laid off. Where students went to college didn’t matter two years out, the sociologists found, as much as what they did while on campus. “The most important choice students can make is whether they are on the party-social pathway through college,” Dr. Arum said, “or are investing sufficient attention and focus on academic pursuits.”

Too many students, he said, see college as a four-year vacation. Students in 1961 dedicated 24 hours a week to studying outside the classroom. By 2003, that fell to 14 hours. “There are exceptional students,” Dr. Arum said. “There are just not enough of them.”

He is concerned about what he calls college’s vast middle. “The system is not working for large numbers of students and I very much worry about their ability to be successful in the long run.”

This article is adapted from “There Is Life After College: What Parents and Students Should Know About Navigating School to

Prepare for the Jobs of Tomorrow,” by Jeffrey J. Selingo, to be published April 12 by William Morrow, an imprint of HarperCollins.

A version of this article appears in print on April 10, 2016, on page ED12 of Education Life with the headline: College and the Next Big Thing: Life.

© 2016 The New York Times Company