

How 18 Became 26: The Changing Concept Of Adulthood

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It is human to have a long childhood;
it is civilized to have an even longer childhood.

Erik Erikson

May you live in interesting times.

Ancient Chinese proverb and curse

Are you the parent of an 18- to 30-year-old? If so, you are living in interesting times. Right now, you are living through a major paradigm shift in how and when childhood ends.

Since 1963, many psychologists and sociologists have used a developmental model created by psychoanalyst Erik Erikson. This model organized the human lifespan into eight stages extending from birth to death. The stage of Young Adulthood began at age 18, following the end of Adolescence.¹

Each of the eight stages was characterized by a task that had to be accomplished in order to move successfully on to the next stage. The task of the adolescent was to find his or her Identity, to discover who he or she was as an individual, separate from his or her family of origin and as a member of a wider society. Once this Identity task was completed, the transition to Young Adulthood occurred around age 18 with a new task: Intimacy. This stage involved finding mutually satisfying relationships, primarily through marriage and friends; starting a family; and becoming self-supporting.

In the late 1980s, psychologists and sociologists began to note that the transition between adolescence and young adulthood was not occurring on Erikson's schedule. Young adulthood wasn't starting at age 18. Susan Littwin, author of The Postponed Generation: Why American Youth Are Growing Up Later, noted with concern that many adolescents were taking a decade longer to assume adult responsibilities than prior generations. Adolescence was being extended, and young adulthood postponed.

Today, the extended adolescence that so concerned Littwin and others has been transformed, in the words of Jeffrey Arnett, into "a distinct new period of life that will be around for many generations to come." ² To Arnett, extended adolescence is not a problematic distortion of the life cycle, but rather an entirely new developmental stage that extends from age 18 to the mid or late 20s. Arnett calls this new developmental stage Emerging Adulthood, which he places between Adolescence and Young Adulthood. Emerging Adulthood has pushed the start of Young Adulthood forward to age 26. In the 21st Century, 26 has become the new 18.

The stage of emerging adulthood presents parents with new challenges and opportunities. Because their relationship is neither parent to young child nor adult to adult, parents often feel as if they are walking an emotional tightrope. In order to successfully navigate that tightrope, we believe that parents of emerging adults need to reorganize the way they relate to their near-adult

but not-yet-adult child. This article offers some insights intended to facilitate that reorganization.

First, we'll look at how the concept of emerging adulthood developed during the last thirty or so years, starting as an aberration in the life cycle and ending as a separate developmental stage. Then we'll look at three topics that affect parents of emerging adults: 1) the role of money during the stage of emerging adulthood; 2) a simple tool for parents faced with requests for money from their emerging adult children; and 3) the areas where we believe that financial assistance is usually appropriate. Some of the concepts we will be exploring may also apply to relationships with older adult children as well.

Emerging Adulthood as a New Developmental Stage

Commentators initially viewed Extended Adolescence negatively. Littwin referred to this phenomenon as "the postponed generation." In Littwin's eyes, postponement was a middle-class phenomenon, most prevalent among children of affluent parents. In her view, these parents shielded their children from normal childhood problems by continuously "smoothing out the wrinkles."³ However, learning to cope with these problems was also a necessary stepping stone for learning to cope with reality.

Littwin viewed the *self-focused* aspect of emerging adulthood as a developmental problem. She observed that many young people exhibited "that narcissistic sense of entitlement that was once the prerogative of only the children of the very rich." Littwin believed that there is often an innate element of fantasy in the emerging adult's approach to life, resulting in a discrepancy between his or her expectations and reality. This element of fantasy was amply illustrated in a 2000 national survey of entering college freshman, where a whopping 73.4% rated "being very well off financially" as their most important goal. Such apparently necessary steps as "becoming an authority in my field" was important to only 59.7%, "becoming successful in a business of my own" caught the eye of only 39.3%, and "having administrative responsibility for the work of others" garnered only 36.9%.⁴ Today, Arnett identifies *self-focus* and the accompanying sense of fantasy not as a developmental problem but rather as one of the identifying features of emerging adulthood.

Two years after publication of *The Postponed Generation*, Sociologists Allan Schnaiberg and Sheldon Goldenberg coined the term Incompletely-Launched Young Adults⁵ to refer to emerging adulthood. However, unlike Littwin who viewed postponement with concern, Schnaiberg and Goldenberg perceptively noted that, from the point of view of many young people, extending adolescence was not a problem but rather a solution!

They have been socialized to desire the benefits of adult roles (economic, marital, parental). But as the costs of achieving successful role performance rise, the appeal of the role-playing diminishes. Similarly, if the incremental benefits of shifting from children's to adult roles are not sufficiently high, there is less incentive to take the risks of moving from familiar childhood roles to unfamiliar adult ones. Uncertain career lines make for less enthusiasm about seeking entry-level career roles; this, in turn, makes investment in human capital through advanced education less attractive to many young adults as well. Parallel arguments can be drawn about the risks of divorce; a reticence to engage in enduring, "committed" relationships is one reasonable response to this risk....⁶

Consider the following chart derived from the Schnaiberg and Goldenberg article:

Dimension	Living At Home	Being Independent	Net Gain
Material Comfort	High	Low	Strong Negative
Economic Security	High	Low	Strong Negative
Privacy	Moderate	High	Weak Positive
Social Freedom	Moderate	Low To High	Neg. - Pos.
Sexual Freedom	Moderate	High	Weak Positive
Emotional Support	High	Low To High	Neg./None

As Schnaiberg and Goldenberg point out:

[T]he supportive environment of a middle-class professional family makes movement toward independent adulthood relatively less attractive than maintenance of the [extended adolescence] status quo. Many of the social gains of adult roles can be achieved with higher benefits and generally lower costs by sharing parental resources rather than by moving out on one's own!

Arnett's concept of emerging adulthood represents the current view of the phenomenon of extended adolescence. Arnett tells us that young people from their late teens to their late twenties are "exploring the possibilities available to them in love and work, and moving gradually toward making enduring choices." Today's young people view marriage, home, and children not as achievements to be pursued currently but as perils to be avoided for a time. They want them, but not now. In the words of Arnett, "they ponder these concepts and think, *Yes, but not yet.*"

Arnett provides a useful outline of the essential qualities of this newly recognized developmental stage of emerging adulthood, which typically extends from age 18 to age 26 or so. There are five main features that parents can expect to encounter:

1. *Identity exploration.* The emerging adult tries out various possibilities, especially in love and work.
2. *Instability.* Some enter college, only to decide that it is the wrong college. Some select a major, only to discover it isn't as interesting as they thought. Some go to work and find they need more education, or the job isn't as interesting as they thought. Some move in with a boyfriend or girlfriend and make plans, only to discover they have no future together.
3. *Self-focus.* Emerging adults develop skills for daily living, gain a better understanding of who they are and what they want from life, and begin to build a foundation for their adult lives. To Arnett, self-focus is normal, healthy, and usually temporary.
4. *Feeling in-between.* This stage is one of being in transition, neither adolescent nor adult.

5. *The age of possibilities.* In this stage, hopes flourish, and emerging adults see themselves as having an unparalleled opportunity to transform their lives.

Why Parents Must Be Careful When Using Money to Influence the Behavior of Emerging Adults

As we discuss later, there are several scenarios where parental money can play a truly positive role in facilitating the psychological and emotional development of the emerging adult. The unwise use of parental money, however, can severely impede such development.

Parents often feel concern and disappointment when their 18 to 26 year old exhibits the signs of extended adolescence that are the hallmarks of emerging adulthood. What is important is how that parental concern and disappointment are focused. Some parents focus inwardly on themselves, while others focus outwardly on the child. Inward focus is usually exhibited in terms of embarrassment and anger and typically occurs when parents expect their child to be a younger generation version of themselves—a “Mini-Me”—only to discover that their child has an entirely different temperament, interests, and set of skills. Outward focus is expressed in terms of concern for the child’s welfare, and typically occurs when parents do not expect their child to be a carbon copy of themselves.

Some degree of inward focus by parents of emerging adults is natural and should be expected. William Nichols⁷ developed the concept of the “marital life cycle” that all lasting marriages go through. Nichols outlined four stages of marriage: formation, expansion, contraction, and postparental. The postparental stage consists of those glorious years after the children have become self sufficient and moved out on their own. Studies indicate that this stage of marriage is associated less with the empty nest syndrome and more with increased marital satisfaction. From the parents’ viewpoint, a negative side effect of emerging adulthood can be that it is postponing the parents’ enjoyment of the post-parental years!

The distinction we are drawing between inward and outward focus should be thought of as a continuum. Most parents fall somewhere between wanting their children to be reflections of themselves and allowing them to exercise their freedom to be independent adults. However, both professional and anecdotal evidence suggests that the greater the inward focus, the more parents tend to use money to influence emerging adults to meet the parents’ expectations. Using money in this way can have potentially disastrous consequences for both parent and child.

Judy Barber, M.A., a mediator and a licensed marriage and family therapist in the San Francisco Bay area, writes that Heinz Kohut’s concept of self-psychology provides an explanation for why some parents expect their children to adhere to their values and model their lives after them. Self-psychology stresses the importance of parental empathy in helping children develop a strong sense of self. If a child grows up in an environment where his or her parents lack empathy and concentrate on their own needs rather than the child’s needs, the child learns to view his or her needs primarily in relationship to the parents’ needs. As a result, the child’s development of a strong and separate sense of self may be compromised. Such children may grow up to disregard their own internal emotions, points of view, and feelings. Their focus is on approval from the outside, namely, their parents. If children grow up in an environment in which they learn that self worth is a function of always meeting the parents’ expectations, then as adults they may become parents who believe that their children should always meet their expectations. Parents who do not see enough of themselves in their children and use the purse strings in an attempt to make them conform to parental values may not be acting out of spitefulness. Quite

the contrary. Their actions may be the direct result of their inability to understand the needs of the next generation to develop independent identities. 8

We believe that using money to influence the behavior of an emerging adult to meet his or her parents' expectations can have potentially adverse psychological consequences. Developmentally, our children have two important tasks between ages 12 and 30: finding their authentic identity, and developing their capacity for lasting relationships and intimacy. Accomplishing these tasks means knowing who they are, identifying their social roles, and being comfortable with that knowledge. It comes down to a feeling of learning to master life successfully. This takes struggle to achieve over time. Being allowed to make wrong decisions and learning from them is an important part of this process. A young person who fails to create his or her own true identity can become confused about his or her role in the world, with the result that he or she may either conform to others' expectations or rebel against those expectations.

For some young people this struggle to achieve their authentic identity can be sabotaged by external forces. These individuals may be forced to make a commitment to a value system before they get the chance to explore the world. Erikson refers to this phenomenon as external forces *foreclosing* the development of a true identity. In a few cases, the young person is lucky. The value system—and hence the identity—that he or she commits to prematurely actually fits his or her inner values. Most young people are not this lucky. For most young people who commit to a value system too soon, a conflict exists between their external and internal value systems, which may lead to feeling trapped between an income level they like and a profession they hate.

Using money to induce emerging adults to conform to their parents' expectations sends the simple message that they will get the money if their behavior and/or lifestyle resembles that of their parents. For these emerging adults, money can become the external force that forecloses the development of their true identity. Money used in this way is nothing more than creating a reward and punishment system used to control the emerging adult's behavior rather than helping him or her to form a unique identity. Using money as an external motivation does not help the emerging adult to keep money in perspective. Instead, it creates a view of money as a goal to achieve rather than as a tool to use. Edward Hallowell, a psychiatrist at Harvard, has observed that using money as an external motivator is as likely to produce a depressed adult as it is to produce a materially successful one. 9

Consider Michael. Michael's dream was the theatre. His father's dream was for Michael to join the family business. He offered to pay for college but only if Michael majored in business or accounting. Michael majored in accounting. He hated it. He spent a year after graduation working for an accounting firm. He also hated it. He then went to work with his father. He hated that as well. It took until his early 30s and many years of conflict with his parents for Michael to quit the family business and begin to pursue his own passions.

Using money to influence behavior may also create a vicious cycle of hostile dependency once the emerging adult reaches young adulthood. Adults who become economically dependent on their parents may resent such continuing dependence and rebel. Unfortunately, this rebellion often necessitates further parental rescue. At the same time, the parents may begin to view their adult child as only being interested in their money, even though the parents helped create the vicious cycle in the first place.

Our Mantra for Parents Faced with Requests for Money from Their Emerging Adult Children

As we mentioned earlier, there are several scenarios where we believe that financial assistance can play a positive role in facilitating the psychological and emotional development of the emerging adult. In this section, we will look at how money can play a role in helping emerging adults achieve the tasks of developing their own identity and creating the capacity for lasting relationships and intimacy. We will examine how parents can distinguish between when financial assistance helps the emerging adult and when it is potentially harmful.

As a first step, it is vitally important to keep in mind the difference between parental psychological and emotional support, and parental financial support. Terri Apter, a social psychologist at Cambridge University and the author of *The Myth of Maturity*,¹⁰ explains that people are most in need of psychological and emotional support when their life structures are changing, which is exactly what happens during the period of emerging adulthood. Young people, in forging their own identities, are trying to find a path that may be very different from the one their parents may have mapped out for them. In the years between adolescence and adulthood—the stage of Emerging Adulthood—it is a myth that young people do not need or want their parents. In fact, they often need their emotional and psychological support more than ever.

When it comes to helping an emerging adult form an authentic identity, take responsibility for actions, and make independent decisions, parents need to *be there*. *Being there* does not necessarily mean being physically present or being constantly on call or providing financial support. It does mean providing emotional and psychological support.

Perhaps no better illustration of the difference between financial support and emotional support is the classic story told by Ernie Doud¹¹ about the young man who entered the family business but, after several years, his performance remained substandard. One evening, the son was invited to his parents' home, where he joined his mother and father in the hot tub. His father explained that it was tough to run a family business. On the one hand, he was a parent who cared greatly about his children; on the other hand, he was a business executive who cared greatly about his business. The father reached behind himself and donned a baseball hat with the word "Boss" on the crown. Wearing that hat, he told his son that the business could not tolerate his substandard performance and handed him his termination notice and severance check. He then immediately removed the Boss hat, replaced it with one with "Dad" on the crown, put his arm around his son and said "*I understand you just lost your job. Is there anything Mom and I can do to help?*"

Assuming that you are providing your emerging adult with psychological and emotional support, when is financial support a good idea? The model that we have employed for years to help our clients answer this question is derived from a letter written by Al Wroblewski, an independent financial planner in Cambridge, to his five adult children. Several years ago Al shared the letter with us. We call it the Endeavors Letter since Al said that he was willing to help them financially by "supporting worthwhile endeavors." He said that in evaluating requests for money, he was looking at several things:

Is whatever you're going to do important to you; are you really committed?

Does it represent something meaningful both to yourself and others?

Does it move you toward financial self-sufficiency?

Will money make a difference?

Is giving you money healthy for our relationship?

The letter ended with this observation, which really says it all:

The distinction I guess I would like to draw between giving you money for worthwhile endeavors vs. just for the hell of it is the difference between using money I give you to fuel your independence vs. using it to prolong your dependency or to take the easy way out.

For many years we have recommended to our clients that they evaluate requests for financial assistance from their adult children by asking this straightforward question:

Does providing you money foster your independence or does it extend your dependence?

If you decide not to provide financial assistance, you still need to *be there*, finding a variety of ways to offer your emerging adult emotional and psychological support.

If you decide to provide financial assistance, you must clarify up front whether such financial assistance is conditional or unconditional. By categorizing financial support in this manner, it not only requires you to identify any unarticulated conditions but it also gives your emerging adult the ability to determine whether or not to accept the assistance.

We have a personal history of giving our adult children money for their birthdays and for Christmas/Chanukah. There are no conditions. It is equally okay for them to give the money to charity, spend it on a vacation, or put it in savings. Conditional gifts have expectations attached, sometimes explicitly but sometimes implicitly. It is the failure to make implicit conditions explicit that we have found to be a major cause of strife between parents and emerging adults. We worked with a family in which their son, age 28, had been driving a ten-year-old car badly in need of repair or replacement. As a gift, his parents gave him \$35,000 to purchase a new car. No conditions were attached, at least explicitly, but when the son purchased a used Porsche, his parents were outraged. Contrast the discord caused by unarticulated conditions with the situation in which a 23-year-old, upon graduating from college, asked his father for financial assistance in paying off his credit card debt. After thinking through the alternatives, his father offered a half bail-out: he would give his son an amount equal to 50 percent of the debt subject to three explicit conditions: 1) the money be used to pay down the credit card, 2) his son pay the other 50 percent, and 3) that he not ask for this type of financial assistance again. The conditions of the gift were clear; the son had the option to accept or reject the offer; and today he manages his debt conservatively.

Similar issues exist when parents help adult children purchase a home. Larry's parents offered to provide the down payment for his first house, but only if he and his wife lived within a ten mile radius of the parents. The condition was clear and acceptable to Larry and his wife.

When the emerging adult's parents are divorced, even clear conditions may be unacceptable. Jennifer's mother offered to provide \$100,000 towards the purchase of a home but only if Jennifer's father, her ex-husband, "coughed up" the same amount. Jennifer declined the offer because she did not want to get in the middle of her parents' continued post-divorce hostility.

When Do We Believe Financial Assistance Is Appropriate?

Over the years, our work with families has led us to conclude that there are several areas where financial assistance tends to foster independence rather than extend dependence. Here are four:

- **Education** leads our list. Although many parents pay for 100 percent of educational expenses, professional and anecdotal evidence suggests that the educational experience may take on greater meaning for some emerging adults when they make even a nominal economic contribution to educational costs. One affluent family we worked with had the policy of expecting their college age children to work during summer vacation and contribute 10% of their earnings towards their college expenses. Even though the children recognized that their ten percent contribution was miniscule compared to the total cost of going to college, they told us that having done so made their college experience much more of a personal achievement.

It is helpful for parents to recognize that some of the very factors that typify the developmental stage of Emerging Adulthood—*identity exploration, instability, self-focus, and feeling in-between*—increase the likelihood that emerging adults may encounter educational setbacks. They may choose the wrong college initially, like Angie who grew up in a liberal East Coast community but enrolled in a small Midwestern college. Although she completed the academic year successfully, she felt socially isolated because both the faculty and student body were much more conservative than she expected. Angie took a year off before transferring to an East Coast college with a more liberal environment.

Many emerging adults have difficulty selecting a major, sometimes changing their area of focus several times. This educational instability leads to the next area where we believe that financial assistance can foster independence.

- **Vocational testing** is another. In *Alice in Wonderland*, Lewis Carroll tells how Alice came to a fork in the road and saw a Cheshire cat in a tree. “Which road do I take?” she asked. “Where do you want to go?” was his response. “I don't know,” Alice answered. “Then,” said the cat, “it doesn't matter.” Likewise, it would not have mattered what major Alice as an emerging adult had selected without first knowing where she wanted to go in her career. Emerging adults do much better in college when they are pursuing a career direction that matches their innate abilities and interests. Vocational testing can help them identify abilities and interests and match them with careers. The Highlands Ability Battery is one of the most comprehensive assessment tools for measuring individual abilities in young people between the ages of 18 and 25. It is available nationally from career counselors, as a CD, or online at www.highlandsc.com/battery.
- **Paying for the emerging adult's insurance**, especially health insurance, helps parents achieve peace of mind and more than likely does not necessarily make the emerging adult feel dependent.
- Since depression and substance abuse potentially form the dark side of emerging adulthood, **psychotherapy and rehabilitation** are sometimes necessary.
- Assisting the young entrepreneur in **creating a business plan**, and possibly providing seed money for a new business. However, like Alice and the Cheshire cat, we strongly recommend against providing seed money in the absence of a viable business plan that

demonstrates that the emerging adult knows which financial road to take. So, consider funding the business plan.

Conclusion

Emerging adulthood confronts parents with serious life challenges. The emerging adult continues to need our psychological and emotional support, and sometimes our financial support. Evaluating when to provide financial support is greatly facilitated by asking the fundamental question: *Does providing you money foster your independence or does it extend your dependence?* Making the right choice can act as a catalyst for emerging adult independence and can strengthen and enhance the overall parent–child relationship for many years to come.

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¹ For a definitive discussion of Erikson's developmental stages, see *Erikson, Identity and the Life Cycle*, (W.W. Norton & Co, 1994).

² Arnett, *Emerging Adulthood: The Winding Road from the Late Teens through the Twenties* (Oxford University Press, 2004).

³ Littwin, *The Postponed Generation: Why American Youth Are Growing Up Later*, (Quill Books, 1986). Littwin was among the first commentators to identify the start of “helicopter parenting” in which parents hover over their children. Helen Johnson, author of *Don't Tell Me What to Do, Just Send Money*, (2000) describes such hovering as sending children the profoundly negative message: “You are not capable of handling your life.”

⁴ *The American Freshman: National Norms for Fall 2000*, American Council on Education, UCLA. The United States has been described as “currently suffering from an epidemic of narcissism,” pointing out that in 2006, 1 out of 4 college students agreed with the majority of the items on a standard measure of narcissistic traits. Twenge & Campbell, *The Narcissism Epidemic: Living in the Age of Entitlement* (Free Press, 2009).

⁵ Schnaiberg, A. and Goldenberg, S. (1989). *From Empty Nest To Crowded Nest: The Dynamics of Incompletely-Launched Young Adults* (36-3 Social Problems 251). The study may have been the impetus for the romantic comedy, *Failure to Launch*, about a 30 year old who refused to grow up. It was widely panned by critics when it was released in 2006.

⁶Schnaiberg & Goldenberg, at 261.

⁷ Nichols, *Marital Therapy: An Integrative Approach* (The Guilford Press, 2001).

⁸ Barber has recently pointed out the conundrum that the self-focus of extended adolescence may be fueled by the very opportunities made available by parents.

A generation raised in an upper-class environment with attendant educational, cultural, and material advantages may not have the same drive and ambition as the senior generation who grew up poor, with memories of not enough of anything. The work ethic of those parents, whether driven by passion or fear of poverty or some of both, created a level of responsibilities outside the family that perhaps meant less contact with their children, who may have preferred the parents' presence to the wealth that was gained in their absence. This can lead the children to a different set of beliefs and a desire for another kind of lifestyle other than that of their hard-working father or mother. The dancer, high school coach, social worker, or stay-at-home Dad may have less wealth to leave than an entrepreneur, but have provided something that their children value more. Yet it is often difficult for self-made clients to embrace the choices of the second or third generations who may place a different value on things than material wealth, in part because the first generation afforded them the luxury to do so! Probate & Property, November/December 2007, Vol. 21, No. 6.

⁹ Hallowell, *Childhood Roots of Adult Happiness* (Ballantine Books, 2003)

¹⁰ Apter, *The Myth of Maturity: What Teenagers Need from Parents To Become Adults* (Norton, 2001).

¹¹ Doud & Hausner, *Hats Off To You: Balancing Roles and Creating Success in Family Business* Doud Hausner & Assoc., 2001.