

Transitioning to Adulthood: An Annotated Bibliography of the PSID-TA Publications



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Philanthropy

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Arocho, Rachel. 2019. “Do Expectations of Divorce Predict Union Formation in the Transition to Adulthood?” *Journal of Marriage and Family*, 81(4): 979-990.

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The focus of this study was on one’s expectations of divorce and its association with the first union of a young person in their transition into adulthood. The review focused on expectations of marriage and cohabitation in the United States, showing how expectancy-value theory can be used to explain one’s journey achieving a goal, and the research itself while focusing on how families form and the transition into adulthood. Data from the 2005 and 2015 PSID-TA (n=2,052; ages 18-28) was used to estimate the relationship between expectations of the risk of divorce and the one’s first premarital cohabitation and first marriage. This was done through discrete-time logistic and multinomial logistic survival models. This publication analyzed data from the PSID-TA with original analysis of the research presented. This study found that individuals with greater expectations for divorce, or more concern about their risk of a future divorce, exhibit slower, or a delayed entrance, into their first marriage. In addition, this study found that there is a greater likelihood of cohabiting instead of marrying in young adulthood. The study addressed the effect of one’s caregiver’s marital experiences and notes this as a possible effect on one’s life course development timeline.

Arocho, Rachel, and Kelly Purtell. 2018. “Will I Stay Married?: Exploring Predictors of Expectations to Divorce in Unmarried Young Adults.” *Emerging Adulthood*. First published online: 2167696818790826. <https://doi.org/10.1177/2167696818790826>

Arocho and Purtell investigated PSID-TA data to create a sample of young adults that may enter into marriage. Using discrete-time event history analysis and rooting the hypothesis in expectancy-value theory, the researchers analyzed data from more than 2,000 survey respondents who were of college age, defined as 18 years or older with high school completed. The goal was to determine if expectations for future divorce impacted the age at which young people entered into marriage. The findings from these self-reported expectations supported the hypothesis. Additionally, results indicated that cohabitation cohabitation was also negatively affected by expectations to divorce. Specifically, 31 percent of single males and 43 percent of single and partnered women believed there was no chance they would divorce. Additionally, each reported sexual partner increased the risk of divorce by 6 percent. The main contribution of this article was that expectations seem to affect the confidence, and thus the timeframe, during which people enter into marriage, explaining patterns of marriage rates over time. This has implications for understanding generational changes and life course development.

Arocho, Rachel R. 2018. “Expanding Our Horizons: Longitudinal Development, Expectations of Success, and Uncertainty in Late Adolescent and Young Adult Marital Expectations.” PhD Dissertation, The Ohio State University, Columbus, OH.

Full text release of this article has been delayed at the author’s request until August 6, 2023. Abstract: Understanding the development of expectations for marriage and for divorce may help explain behavior in young adulthood. Most previous studies of union expectations have measured them at one point in

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time and with assumed certainty, but theory and research suggests that expectations for marriage and divorce are not static and that certainty should not be assumed. Arocho used data from the Panel Study of Income Dynamics Transition to Adulthood to document patterns of change in expectations for both marriage and divorce in unmarried young adults and then used hybrid-effects panel regression to predict differences between respondents and within individuals over time. A variety of factors predicted both between- and within-individual differences in expectations for marriage and for divorce. Being in a relationship was associated with especially optimistic expectations. Additionally, Arocho used PSID data to estimate the association between expectations to divorce and entry into first premarital cohabitation and first marriage across ages 18-28 using discrete-time survival models. Greater expectations for divorce predicted slower transitions into marriage and greater odds of entering cohabitation instead of marriage in young adulthood. Arocho also used repeated cross-sectional surveys of high school seniors from Monitoring the Future 1976-2016 to examine changes over time in “I have no idea” responses regarding expected marriage. In addition, Arocho tested associations between these “don’t know” responses and personal characteristics such as socioeconomic prospects and relationship experiences and other expectations. The sheer number of uncertain responses, more than three times those who did not expect to marry in most years, suggested that uncertainty should not be ignored. Over time, respondents became less likely to report they expected not to marry, compared to reporting uncertainty, but they also were more likely to report they did expect to marry compared to being uncertain. Uncertainty regarding marriage was associated with uncertainty and pessimism regarding other family life experiences. The final chapter compared and contrasted the contributions of each study and discussed implications for theory and policy.

Bandelj, Nina, and Yader R. Lanuza. 2018. “Economic Expectations of Young Adults.” *Socius: Sociological Research for a Dynamic World*, 4: 1–23. <https://doi.org/10.1177/2378023118795953>

Like Cavanagh’s exploration of the impact of the great recession on young adults, Bandelj and Lanuza sought to identify the factors that make young adults more likely to maintain positive expectations toward their financial future and the factors that determine the opposite. As more research is published on the subject, data continues to show that social factors are large predictors of success and financial wellness. Specifically within this article, the researchers examined a child’s economic expectations as influenced by their socioeconomic background and personal relationships through the hypothesis that the higher the child’s socioeconomic status, the more likely they will have an optimistic outlook on their finances. Data from this research came from the PSID (a primary source used to publish original research within the article), using a sample of 3,563 participants ages 18 to 24 and responses prior to the 2008 economic recession. This was done intentionally during a time of economic stability to isolate variables that could potentially influence a young adult’s financial expectations/ambitions. Analysis focused on interview responses regarding future job expectations, current socioeconomic status, a sense of worry regarding financial status, and career trajectory. The overall results confirmed that young adults with a higher socioeconomic status (SES) were more positive toward the economy and

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future financial outcomes; however, the data also revealed a strong correlation between a sense of community belonging and optimism for the future. Therefore, one implication is that social relations, whether positive or negative, have a significant impact on an individual's economic expectations. This research is important with regard to generational changes, as it shows how a young adult's expectations of the future vary depending on their SES as well as their sense of community belonging. As a result of this research, people can better anticipate how future generations will adapt to economic changes and perceive their own situation. This also impacts understanding of life course development because it reveals the importance of SES and community engagement on a young adult's financial outcomes. Keywords: economy, expectations, identity work, social relations, social class, young adults.

Bea, Megan Doherty, and Youngmin Yi. 2018. "Leaving the Financial Nest: Connecting Young Adults Financial Independence to Financial Security." *Journal of Marriage and Family*, 81(2): 397–414. <https://doi.org/10.1111/jomf.12553>.

Bea and Yi's longitudinal modeling research project investigated the differences in how emerging adult's transition to financial independence as an indicator of adulthood and the relationship between these transitions and financial security during the life course development. The researchers utilized 10 years' worth of data from 1719 individuals aged 18-27 years old in the Panel Study of Income Dynamics (PSID) in understanding the various pathways to financial independence undertaken. The researchers identified four trajectory models to predict levels of financial security likely achieved at maturation into adulthood. These four trajectories include "Consistently Independent", which 23 percent of the participants were classified, characterized by self-sufficiency from the start and throughout their transition with 25 percent receive modest support early on and no support at period end. The "Quickly Independent" trajectory, 41 percent of participants, included 20 percent of 20-23 year olds receiving any support and declining by age 22-23 to total independence. Thirdly, "Gradually Independent" trajectory, 23 percent of participants, was characterized by continual, incremental decline of dependence such that independence was achieved at age 26-27. Finally, "Consistently Supported" trajectory, 13 percent of the participants, reflected 50 percent of them remained receiving support at end of transition, occurring at age 26-27. The researchers concluded these trajectories indicate variations in timing and pathways toward adulthood but that financial independence did not necessarily equate to financial security. These life course experiences are consistent with prior research, confirming that socioeconomic differences influence the types and timing of financial support received over the transition period. This line of research has implications for public policy seeking to address and reduce economic inequalities.

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Björkenstam, Emma, Bo Burström, Lars Brännström, Bo Vinnerljung, Charlotte Björkenstam, and Annie R. Pebley. 2015. “Cumulative Exposure to Childhood Stressors and Subsequent Psychological Distress. An Analysis of US Panel Data.” *Social Science and Medicine*, 142: 109-117. <https://doi.org/10.1016/j.socscimed.2015.08.006>

This study drew from a large U.S. sample of children to examine if parental death, single parent household, fair or poor self-rated health in childhood, multiple school changes during the school year, teen parenthood, household public assistance reciprocity, or long-term parental unemployment led to psychological distress in later life. Researchers found that these stressors led to psychological distress, with the risk increasing when multiple stressors were involved. This research brings elucidates childhood experience, childhood stressors, psychological distress, depression, socioeconomic, and latent class analysis, while focusing on predictors of depression and other psychological disorders in adulthood based on stressors during child development. Björkenstam, et al utilized data from self-reporting adults in the sampled families experiencing one or more of the focused stressors to gain information about 4-14 year-olds as they transitioned from childhood to adulthood. In addition, they questioned 2128 individuals who all participated in the Child Development Supplement (CDS-I through CDS-III) and the four waves of the transition into Adulthood (TA) survey from the Panel Study of Income Dynamics (PSID). They found that childhood stressors often occur in more than one instance rather than separately, and this indicates that removing even one of these could decrease the likelihood of stress in later life. Notably, girls growing up in households that both received public assistance and had teenage parenthood had a 3 times greater risk of depression than those with neither of these stressors. Data from the PSID, in conjunction with new gathered data for the purpose of this study, supported the conclusions. Researchers examined life course developments of child to adolescent and adolescent to adult transitions across multiple generations in families.

Bosick, Stacey J., and Paula Fomby. 2018. “Family Instability in Childhood and Criminal Offending During the Transition Into Adulthood.” *American Behavioral Scientist*, 62(11): 1483-1504. <https://doi.org/10.1177/0002764218787000>

This study examined the effect that the stability of the family during childhood had on future delinquency and criminality. The study focused on the role that family has in life-course criminology, a topic that was previously understudied by criminologists. The researchers used data directly from the PSID, and two of its childhood specific studies: the Child Development Supplement and the Transition into Adulthood Supplement. The sample size was 1,127 individuals ages 18 to 27 years old at the time of the study. Using multivariate regression models, the study investigated the data with three main questions: the relationship between maternal union instability and youth delinquency, differences by race, and whether the formation of family and having children impacted the outcome. One finding was that, while white young adults were more likely to be incarcerated due to maternal union instability than white young adults with no instability, there was almost no relation to the incarceration of black men and their maternal union status. This study addressed differences in life course development, particularly

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among different racial groups. This research has implications for youth-serving organizations by facilitating better understanding of the impact that family has on social outcomes. Keywords: family instability, criminal offending, family formation, transition of adulthood.

Brauner-Otto, Sarah R. and Geist, Claudia. 2018. “Uncertainty, Doubts, and Delays: Economic Circumstances and Childbearing Expectations Among Emerging Adults.” *Journal of Family and Economic Issues*, 39(1): 88-102. <https://doi.org/10.1007/s10834-017-9548-1>

This study searched beyond how expectations surrounding childbearing and fertility in young adults have formed throughout history to focus on the influencing factors of deciding to participate in childbearing and how these factors have developed over time. Specifically, this study focused on how economic circumstances continue to shift childbearing expectations for young adults in the United States. The study used methods and data from the 2005, 2007, 2009, and 2011 Transition to Adulthood (TA) supplement of the Panel Study of Income Dynamics (PSID), and it analyzes data from the PSID-TA with original research reported in this publication focusing on responses from 1,465 respondents ranging from 18-28 years old. The key findings of the study supported many of the hypotheses. First, young adults who responded with higher income earnings were significantly less likely to state they were uncertain about childbearing (odds ratio (OR) 0.93, $p < 0.001$). Second, respondents with some form of college education had much lower odds (OR 0.48, $p < 0.001$) of expressing doubts about having children. Another finding identified that young adults concerned with future employment were much more likely to be uncertain about becoming parents (OR 1.10, $p < 0.01$). The publication addressed life course development as the transition from no kids to childbearing and becoming parents is a significant shift in a person's life, leading to a new stage in one's life course. The publication focused on keywords such as childbearing, childbearing expectations, fertility intentions, economic well-being, and work and family.

Carlson, Bryant. 2019. “Concerted Cultivation, Academic Achievement, and the Mediating Role of Non-Cognitive Factors.” PhD dissertation, Portland State University, OR.

Carlson built upon existing research showing correlation between non-cognitive factors and academic achievement and economic mobility to test his own hypothesis: that a concerted cultivation parenting style significantly contributes to the development of these non-cognitive factors. Additional areas of exploration included questions of how a mother's education and educational expectations impact the concerted cultivation parenting style, and how the non-cognitive factors, in return, mediate the relationship between concerted cultivation and academic achievement. Carlson analyzed longitudinal data from the PSID-TA, with a sample of 791 participants who were aged 6-13 in the 1997 study, and applied composite measures (identified from previous research that also used PSID-TA data) to address his questions. These measures included independent variables of mother's education, measure of mother's educational expectations for child, and concerned cultivation; dependent variables of

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standardized reading score and high school GPA; mediator variables of positive behaviors, behavior problems, and mastery. The findings corroborated previous research, and proved his own hypotheses, proving a significant and positive association of non-cognitive factors with academic achievement. Even more significant is the fact that data in this study spanned at least seven years of participants' lives, offering considerations for the subject of life course development. In addition to correlations between parenting style and academic success, there is the implication of how critical teachers' role is for adolescent development, and how teachers have opportunities to impact the non-cognitive factors of focus, leader to greater student success. Keywords included: cultural capital and social reproduction; cultural capital and parenting; concerted cultivation; parenting and non-cognitive factors; non-cognitive factors and academic achievement; positive behaviors, behavior problems, and mastery.

Carson, Jessica A. 2014. "The Complexities of Family Health: Effects on Women's Employment Outcomes." PhD dissertation. University of New Hampshire, VT.

Carson investigated how multiple chronic illnesses were distributed within and across families, how family health impacted women's employment and mental health, and if family health was a predictor of women's employment based on social class. She also investigated whether having outside support resulted in a reduced correlation between poor family health and decreased labor market activity. Family health proved to be a predictor of women's employment statistics.

Carson utilized data collected from the Panel Study of Income Dynamics as well as from the Medical Expenditure Panel Survey (MEPS), and the National Health Interview Survey (NHIS) during the year 2007, specifically sampling 541 families which included women of working age (25-64 years) who live in the U.S. and share a household with at least one other person who also participated in the health data collection. With separate measures of women's own illnesses, spouse's illnesses, children's illnesses, and other related illnesses, Carson constructed a family level construct that linked each indicator with women's health records. This family-level index was then evaluated as a predictor of women's education, employment, hours, and earnings.

Carson found that conditions related to the women often predicted lower odds of employment, but overall family health had a small impact on women's employment, except in the cases of specific diagnoses such as diabetes, hypertension, and lung disease. This study is important to correlate women's roles in family health and family income, as it investigated the generational impact illness has on women's employment. Keywords to this study are women's health, chronic disease, employment, social class, and family health.

Cavanagh, Shannon E. 2017. "Impact of the Great Recession on Young Adult Health: The Significance of Social Class." In Ingrid School and John Bynner (eds.), *Young People's Development and the Great Recession: Uncertain Transition*. Cambridge University Press. pp. 448-511.

Cavanagh's research on the effect of the 2007 economic recession uniquely analyzed recession impact on health, as well as a fluctuating economy's influence on overall health outcomes. As

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adolescents transition into adulthood, young people becomes increasingly susceptible to declining health, due to less control from one's parents and a growing autonomy over health behaviors. However, this study aimed to investigate whether economic instability affected health, especially during a life stage of development that is already characterized by change. Cavanagh analyzed body mass index (BMI), diet/exercise habits, self-reported wellbeing, and other factors of health for young adults, such as socioeconomic status (SES) during the year 2009. She then compared this to the same data from the pre-recession year of 2005. Cavanagh utilized a sample of 2,781 young adults ages 20 to 25 who participated in the PSID and Transition to Adulthood (TA) interviews to produce original research in this publication, while comparing data from the two periods of differing economic status. In comparing the two data sets, the results indicated an increase in BMI, smoking rates, binge drinking habits, and a decline in self-reported health among the 2009 sample, when compared to the 2005 group. However, the results were not statistically significant. Cavanagh found that the SES factors were significant predictors. Specifically, African American participants were more likely to report higher BMIs; women were less likely to smoke; and individuals whose parents attended some college were less likely to smoke, when compared to individuals whose parents only completed a high school degree. Therefore, these results indicated that while economic stability may have a slight impact on young adulthood health outcomes, SES factors were far more likely to affect overall health and wellbeing. Such results are significant for the subject of life course development, as this study revealed the factors that are most likely to influence young adulthood while informing the subject of generational changes, which aids understanding of future variations in young adult health behaviors. Keywords: health, disability, mortality, transition to adulthood supplement.

Chatterji, Pinka, Kajal Lahiri, and Dohyung Kim. "Fetal Growth and Neurobehavioral Outcomes in Childhood." *Economics & Human Biology* 15 (2014): 187–200.

<https://doi.org/10.1016/j.ehb.2014.09.002>.

This article examined whether fetal growth rate affected certain neurobehavioral outcomes, such as behavior problems and developmental disabilities that are diagnosable (e.g. ADHD). Prior research had well-established a link between weight at birth and risk for developmental disabilities, and this paper investigated this trend further to assess the contribution of weight increase throughout pregnancy. Using the PSID study, specifically the Child Development Supplement, researchers analyzed data from children who had a biological mother as head of household for the PSID Study, for which not more than two children per household were interviewed. The sample comprised about 700 sibling pairs, for children who were 0 to 17 years old. This sample of sibling groups and mothers allowed the researchers to examine commonalities among sibling pairs and among similar types of children and mothers, such as shared characteristics in terms of prenatal nutrition or socioeconomic status. Results indicated that fetal growth rate predisposed children for developmental disabilities, delays, and speech impairments, which can lead to delays in cognitive development. Specifically, those with larger

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fetal growth rates were 0.16 times less likely to ever be diagnosed with developmental delays, after controlling for mother fixed effects and gestational week and 0.12 times less likely to ever be diagnosed with ADHD, as well as having an 8.29 lower score on antisocial measures and 2.38 lower score on oppositional/defiance measures. Thus, the study concluded that neurobehavioral and social outcomes were impacted by fetal growth rate. Beyond the weight at birth, nutrition during pregnancy appears to significantly impact later social and cognitive outcomes.

Cho, Sugene & Purtell, Kelly M. “Work and School in Young Adulthood: The Role of Personal Financial Responsibilities and Parental Social Support.” *Youth & Society OnlineFirst* (n.d.). <https://doi.org/10.1177/0044118X18824721>.

Cho and Purtell investigated the contexts in which students decide to work during college or decide to work exclusively and not attend university, directly applying the life-course theory. They found that parental support (and maternal vs. paternal) affected the timeframe in which young adults entered the workforce. Because that timing impacted ability to attain a higher degree, it also impacted earning potential. Thus, timing of workforce entry had ramifications on lifetime earning potential. In this article, the data analyzed are from the PSID transition to adulthood supplement, with a sample of 18-23 year olds from the 2007 and 2009 waves. After excluding cases that did not have a mother, the final sample size consisted of 854 young adults. The PSID facilitated a unique analysis that combined young adult data with parental data to investigate cross-generational impacts, particularly in terms of parental income. Strengths included analyzing data from two points in time. Future research can extend this to later time periods, as well as perform more extensive psychometric analysis on the employed measures. The article contributes to life course development studies, and the authors directly relate their findings to the impact of not finding secure employment in the early stages of adulthood. Youth based philanthropic research might incorporate this article to better understand how opportunities look like for charitable engagement vary based on the need (or desire) for a student to work during their collegiate experience.

Cross, Christina. 2019. “The Color, Class, and Context of Family Structure and Its Association with Children's Educational Performance.” PhD Dissertation, University of Michigan, Ann Arbor, MI.

Cross used the PSID -TA data for a three-part, quantitative experiment, aimed at addressing a limitation in family research that disproportionately focused on white families. Employing longitudinal data, that is nationally representative and generalizable to the U.S. public, this study investigated the impact of extended families; implications of children living separately from a parent after divorce across racial lines; and the academic and behavioral performance of students within varying family structures based on racial divides. Data included 4,484 cases that were sampled between 1988 and 2013. Results support the hypothesis that family formation had an impact on the educational outcomes of children. Yet, the intensity of this effect was less than expected. Specifically, 35 percent of youths had lived with extended family at some point before their 18th birthday, and this is greater than previously identified. The hypothesis that this experience was greater for children of color was supported, specifically finding that 58 percent of black children and 35 percent of Hispanic children spent time with extended family,

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compared to 20 percent of white children. Implications are that family structure impact amongst non-white children is limited, and thus policies aimed at nuclear families may be a less effective method for social welfare. Further studies can investigate what other impacts various family structures have on children along racial lines. The findings contribute to understanding life course development.

Cui, Xu, Jing Jian Xiao, Jingtao Yi, Nilton Porto, and Yi Cai. 2019. “Impact of Family Income in Early Life on the Financial Independence of Young Adults: Evidence from a Matched Panel Data.” *International Journal of Consumer Studies* 43(6): 514–27.
<https://doi.org/10.1111/ijcs.12536>.

Cui, et al analyzed four waves of PSID data to investigate whether there is a link between family income and financial independence. They addressed an issue in the existing literature of current family income by extending the sample size to better understanding a more comprehensive picture of familial wealth and simultaneously expand past a focus on poverty to this notion of financial independence. The results indicated that: (1) an inverted-U represented the effect of family income during adolescence and financial independence in young-adulthood; (2) graduating college positively impacted financial independence; and (3) family income during adolescence had no impact on financial independence, when comparing college graduates to non-college graduates. Using sets of data across time, the researchers analyzed a robust set of data. The beginning sample consisted of 5,162 young people, who were high school graduates within two age subgroups: 18-22 and 23-27 year olds. To exclude the impact of the Great Recession, the 2011-2015 data were analyzed instead of 2007-2009 data. Their overall conclusion was that family income positively impacted financial literacy. Yet, this effect reached a threshold, after which benefits receded. The study provided insight into generational and life course research.

Curry, Matthew, Irma Mooi-Reci, and Mark Wooden. 2019. “Parental Joblessness and the Moderating Role of a University Degree on the School-to-Work Transition in Australia and the United States.” *Social Science Research*, 81: 61-76.
<https://doi.org/10.1016/j.ssresearch.2019.03.004>

Curry et al studied young adults in Australia and the US to find correlation between parental joblessness and slower school-to-work transitions, along with the ability of negative effects of parental joblessness to be counteracted by acquiring a university degree. They projected that the role of the degree would be stronger in Australia than in the U.S. This study identified parental joblessness, school-to-work transition, higher education, and international comparison as key components. This study utilized the Cox proportional-hazards model, which indicates the amount of association between university degree attainment and the proportion of time spent in a jobless household. Utilizing the PSID and the Australian HILDA Survey, Curry et al sampled 2152 Australians and 811 Americans aged 15 to 31 who were born between 1984 and 1997, lived in the same household as their parents for at least two cumulative years, had not completed their highest educational credential, and who exited education after completing their highest

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educational credential. In both Australia and the U.S., experiencing parental joblessness led to lower school-to-work transitions. However, unlike the Australian results, the U.S. results indicated that the negative effects of parental joblessness were not counteracted by acquiring a university degree. This study showed that children who were raised in households with no employment saw delayed entry into the workforce as young adults. This study addressed the impact of generations on each other in terms of education attainment and workforce viability, and investigated the timing of parental joblessness in the life course and transitions to adulthood.

Day, Jack K. 2014. “Disengaged and Untrusting? Young Adults' Feelings of Social Integration and Trust during the Great Recession.” PhD Dissertation, Oregon State University, Portland, OR.

Day investigated the level of social integration and trust during the Great Recession by analyzing PSID data, which was collected from 2005 to 2011. With a sample of 728 young adults ranging from 17-27 years of age, the panel collected data on how the adults felt towards social integration and trust. Findings indicated a positive correlation between the level of contribution youth bring to society and their feeling of social trust. Additionally, the study found that young adults want to be civically engaged in their communities, but to do so young people needed to have opportunities in which they can civically participate. The keywords from this article were philanthropy, transition to adulthood, wellbeing, and life course development.

Day, Jack K., and Richard A. Settersten. 2018. “Less Trusting and Connected? Social Trust and Social Integration among Young Adults during the Recession.” *Advances in Life Course Research*, 37: 57–68. <https://doi.org/10.1016/j.alcr.2018.07.001>

This study aimed to examine social trust and integration among young adults before, during, and after the Great Recession of the late 2000s. This study focused on social capital, the transition into early adulthood and the economic recession. During set time frames, cross-lagged models were used to understand the reciprocal relationship found between different concepts related to social trust and social integration within young adults. This publication analyzed data from the PSID-TA: 728 young adults ranging from 17-27 years of age. Social trust was measured through this question: “In the last month, how often did you feel that people are basically good.” Confidence in society was measured through the average of two indicators: “In the last month, how often did you feel that the way our society works makes sense to you,” and “In the last month, how often did you feel that our society is becoming a better place.” Social integration was measured through two items: “In the last month, how often did you feel that you belonged to a community like a social group, your school, or your neighborhood,” and “In the last month, how often did you feel that you had something of value to contribute to society.” The main finding of this study was that - during a significant economic recession - social trust and integration were not endangered as this segmentation of youth entered adulthood. In fact, social trust increased overall from a mean of 2.52 in 2005, to a mean of 2.64 in 2007, 2.81 in 2009, and 2.74 in 2011. Confidence in society remained fairly steady across waves (1.97 in 2005,

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1.74 in 2007, 1.93 in 2009, and 1.87 in 2011), as did belonging (2.66, 2.74, 2.61, and 2.58 respectively). While feeling that one has something to contribute to society fluctuated across waves, there was an overall net gain by the fourth wave (3.12, 3.39, 3.47, and 3.65 respectively). Social trust was lower among those born in 1987-88, compared to those born in 1986. Social trust also varied by race, such that young adults of color had lower social trust than white young adults. Belief in societal contribution was higher for women than men, and lowest in states that had high unemployment rates. Non-white young adults had lower belonging overall than did white young adults. Additionally, findings indicated that there may be a reciprocal relationship among social trust, belonging, and social integration. Moreover, these social constructs did not vary a linear fashion with the impact of the recession, and many of them remained robust even during the most intense periods of economic downturn. The factors that fluctuated more with the recession were instead the markers of adulthood (such as moving out of parental home, establishing long-term relationships, and becoming a parent). This study advanced life course research within economic changes. The keywords from this article are philanthropy, transition to adulthood supplement, and wellbeing, and the topic relates to life course development.

Destin, Mesmin P. 2010. "Psychological Pathways from Financial Conditions to Outcomes for Youth." PhD Dissertation, University of Michigan, Ann Arbor, MI.

This dissertation summarized the results of three studies to investigate the influence of socioeconomic environment and family assets on adolescents' learning motivation and lifelong achievement. Some suggestions are put forward on how to create a more favorable environment for the development of adolescents. The first study used structural equation models derived from PSID data on a sample of 450 young adults who were 19-21 years old in 2005. Destin analyzed whether more assets in youths' childhood environment increased their expectations of getting education in adolescence, which would then improve their chances of graduating from high school and going to college later. The second and third experiment were controlled field trials of middle school students in low-income settings. The second study showed that youths who were randomly assigned to an open path (i.e., told they could attend college through financial aid) had higher expectations about their grades than those assigned to a closed path (i.e., told college was expensive). The third study showed that when children were told that their future earnings were highly correlated with their education, they worked harder. Thus, from a psychological point of view, providing children with open information that they can go to college through financial aid, and a sense that education will affect their future standard of living, can improve their expectations of achievement. This in turn encouraged children to study harder, so as to graduate from high school and even go to college.

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Elliott, William. 2008. "Closing the Gap Between Aspirations and Expectations Among Disadvantaged Students: The Potential of Students' Savings for Future Schooling and Household Wealth." PhD Dissertation, Washington University, Seattle.

This study focuses on the often desirable but elusive goal of attending college among low income and minority students. The focus is on student saving for future schooling (SFS), and its potential to reduce the gap between aspirations to attend college and later enrollment in college. The descriptive statistical results indicate that this gap between aspirations and enrollment is smallest for those who have a college savings account (12 percent) and largest for those without college savings (41 percent). Results of multivariate regression models indicate that this relationship remains even after controlling for several factors. Control measures include parental factors, such as: parent educational level, marital status, and engagement. Parental engagement refers to an index of the following four activities: frequency of reading to child, whether parent would contact teacher or principal about worse-than-expected grades, whether parent works with child on schoolwork if grades are worse than expected, and frequency of working on homework with child, generally. Child control factors include gender and race of the child; race is measured as black and white. Academic controls include: whether student has ever been classified as needing special education by the school, standardized test scores for applied problem, and current college enrollment status. Psychological controls include: students aspirations, and parent aspirations for the student. Specifically, aspiration response were: to leave high school before graduation, graduate from high school, graduate from a two-year community college, graduate from a vocational school, attend a four-year college, graduate from a four-year college, get more than four years of college, or do something else. Additionally, students and parents were asked what they thought the chances were that the student would actually graduate from a four-year college: it will happen, pretty likely, about 50-50, some chance, and no chance. Math efficacy was measured using a scale designed to assess student's self-rated ability for solving math problems. Students' self-efficacy was measured using Pearlin's self-efficacy scale to assess the amount of control that students believe they have over their lives. Student self-concept was measured using Rosenberg's self-esteem scale to assess the degree of satisfaction that young people have with themselves. Plus, several economic controls were included, such as: whether student has savings generally (not specifically earmarked for college), the amount student has in savings, whether parent is saving for student's college, and the amount of parental savings. Additional economic controls included: household income, wealth, and homeownership. Net of all these factors, the results indicate that students with college savings are no more likely to *expect* to attend college but are about twice as likely to actually *attend* college as those without college savings. One implication is that the presence of a college savings accounts aids young people in materializing and achieving their American dream.

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Elliott, William. 2013. “Small-Dollar Children’s Savings Accounts and Children’s College Outcomes.” *Children and Youth Services Review*, 35(3): 572–85.

<https://doi.org/10.1016/j.childyouth.2012.12.015>

In this article, William Elliot examined the effect of children’s savings accounts on college enrollment and graduation rates. Elliott used data from the Panel Study on Income Dynamics (PSID), PSID Child Development Supplement (CDS), and PSID Transition to Adulthood (TA) to create five treatment groups representing children with no savings, basic savings, and savings designated to education (less than \$1, \$1-\$499, more than \$500). The study included 857 children and their families, and was limited to White and Black children who were between 14-19 years old in 2002. With an emphasis on low- and moderate-income (LMI) children, results indicated that children with small amounts of savings—less than \$500—were up to three times more likely to enroll in and graduate from college, and that education-designated savings are more impactful than basic savings. Elliott concludes that investment in children’s education is a strong indicator of education outcomes and suggests policy and programs that teach children financial literacy and mental accounting strategies to encourage a college-saver mindset.

Elliot, William. 2013. “The Effects of Economic Instability on Children’s Educational Outcomes.” *Children and Youth Services Review*, 35(3): 461-471.

<https://doi.org/10.1016/j.childyouth.2012.12.017>

In this study, Elliot focused on the connection between a family’s economic stability and child development, specifically how economic instability among families tends to result in lower human capital production in children. The study highlighted economic keywords such as income stocks, asset shocks, asset poverty, and economic instability. Methods of research stemmed from longitudinal data from the Panel Study of Income Dynamics (PSID), the Child Development Supplement (CDS), and the Transition into Adult (TA) supplement, specifically data restricted to an unknown number of respondents who were between the ages of 1 to 25 years old from 1989 to 2009. The study analyzed data from the PSID-TA with original research reported in this publication. Research from the study showed that family income is an influential predictor of whether a child graduates from high school, as each one-point increase in the log of family income results in an 11 percent to 19 percent increase in a child’s likelihood to graduate. Additionally, the study found that social capital had a negative effect on children graduating from high school since a child who lives with a family that received any support from a party besides its family is between 37 percent and 42 percent less likely to graduate. Elliot’s publication addressed topics that relate to life course development by analyzing how income and social capital affect a child’s human capital, thus altering a child’s life course based on the factors indicated above.

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Elliott, William. 2014. "Solving the Paradox of High College Expectations: The Role of Children's Savings Accounts." In: Reid Cramer and Trina R. Williams Shanks (eds.). *The Assets Perspective: The Rise of Asset Building and its Impact on Social Policy*. New York; Palgrave. P.185-201.

This chapter addresses ways to achieve more equitable access to college completion, specifically focused on strategies for responding to persistent gaps in college attendance by socioeconomic status. The particular focus is on the role of savings accounts. Drawing upon identity-based motivation (IBM) theory, this chapter views the presence of savings accounts as important for establishing college-bound identity among young people: "when children form a college-saver identity, it makes college feel more secure and certain, and the outcomes related to school appear to them to be more clearly linked to their own efforts" (p. 186). In summary, owning a savings account into which a young person saves for college can raise the child's expectations for and confidence in attending college when older. This in turn can lead to investing more effort in academics and focusing on achieving the necessary goals to build toward college admittance. This mechanism can serve as a self-fulfilling prophecy, in that those who formalize their college dream are more likely to invest in it, not only financially but educationally as well. Several policy implications are discussed, including GEAR UP: a federal grant program designed to increase college enrollment rates among low-income students. Applying the learning from the research cited, one implication is that this program would be more effective if selected children were encouraged to establish a savings account specifically earmarked for college savings.

Elliott, William Elliott, Eun Hee Choi, Mesmin Destin, Kevin H. Kim. 2011. "The Age Old Question, Which Comes First? A Simultaneous Test of Children's Savings and Children's College-Bound Identity." *Children & Youth Services Review*, 39(1): 88-102.
<https://doi.org/10.1016/j.childyouth.2011.02.001>

The study drew upon longitudinal data from the PSID 2002 childhood development study and the transition to adulthood supplements in 2007 when the participants were 17 to 23 years old. Drawing upon the 1,119 participants in the 2007 study, the sample was reduced to only those participants who completed the survey in both 2002 and 2007, focusing only on black and white youth, and children who had graduated high school but had not graduated and were not attending a four-year college (n=453). Results indicating that having a savings account as children positively and significantly associated with having a college-bound identity as young adults. Additionally, having a college-bound identity in childhood also positively and significantly associated with having a savings account as a young adult. Thus, there is evidence found for a reciprocal effect between the two factors. Yet, of the two, children's savings has a slightly stronger relationship on predicting young adult college-bound identity.

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Elliott, William, Gina Chowa, and Vernon Loke. 2011. “Toward a Children’s Savings and College-Bound Identity Intervention for Raising College Attendance Rates: A Multilevel Propensity Score Analysis.” *Sociology Mind*, 1(4): 192–205. <https://doi.org/10.4236/sm.2011.14025>

Elliott, Chowa and Loke studied what avenues encourage low and moderate income youth to attend and graduate from college as they traverse life course development pathways. This is especially crucial in the current high-tech environment, in which the United States has an educated workforce. Within this heavy emphasis on advanced education, it is pertinent that children and their families are saving for college and promoting a positive, college-bound identity. This economic capital basis drives this review of the longitudinal data from the Panel Study of Income Dynamics (PSID), utilizing 1003 black or white children ages 12 - 18 years old, reviewing fifteen variables from household characteristics, children’s characteristics and neighborhood characteristics. Elliott et al. assigned subjects into four treatments groups including “No Savings, Uncertainty about College” which included 22 percent of the respondents, “Savings Only” which contained 24 percent, “Certainty Only” at 25 percent and “Both Savings and Certainty to attend College” which described 29 percent of the respondents. Savings amount was one factor of study. Additionally, the researcher measured college-bound identity by utilizing Identity-Based Motivation Theory. The implications of the study are that increasing savings for college via instruments like Children’s Development Accounts (CDA), Unified Gifts to Minors (UGMA), College 529 accounts and Individual Retirement Accounts (IRA), coupled with college-bound expectations from students and the parents, will contribute to increased college attendance, a more educated citizenry, and a more productive society. The findings of this study have implications for public policy, which could better support college savings strategies.

Elliott, William, Hyun-A Song, and Ilsung Nam. 2013. “Small-Dollar Accounts, Children’s College Outcomes, and Wilt.” *Children and Youth Services Review*, 35(3): 535–47. <https://doi.org/10.1016/j.childyouth.2012.12.001>

This project is the final publication in a four-part series investigating how small-dollar savings accounts affect emerging youth’s decisions to attend college. Now that youth in the PSID longitudinal study sample of 1554 participants aged 14-19 years old had aged to a point conducive for college graduation, this article investigated factors impacting graduation, else “wilt,” from college. Elliott and colleagues used propensity scoring analysis (PSA) to explain causal relationships, measured savings as either “no savings, basic savings or savings designated for college,” and asked three research questions appearing in each prior paper: (1) Is college savings a predictor of attending/graduating from college? (2) Does savings amount matter, and (3) Does earmarking savings for college serve as a better predictor than general savings accounts?. The researchers considered the youth’s expectations as they entered life course transitions, and the expectations of their parents. They found that black males from parents or guardians without college experience were less likely to expect to attend college, compared to white females from married parents or guardians. They further investigated graduation

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expectations as tied to income level and race. Findings indicated that 61 percent of lower and moderate income children were black and from households with no college degrees. Additionally, they gathered data about the children's savings, and the balances maintained and set aside for educational purposes in relation to college graduation. Analyses were consistent across the four studies, with logistic regression used to analyze the relationship between savings and expectations about graduation by income level and race. Findings include expectations of graduation were greatest for whites (85 percent), females (82 percent), and for youth whose parents had a college education (91 percent), as compared to blacks (71 percent), males (73 percent), and youth with non-college educated parents (72 percent). Wilt, also referred to as drop-outs or stop-outs from college, occurred in this sample with the greatest magnitude for blacks (84 percent), males, (79 percent) and youth from lower to moderate-income households (86 percent), as compared to whites (68 percent), females (71 percent), and youth from higher income households (61 percent). Therefore, the researchers concluded that factors other than desire and academic ability affect students successfully attaining college degrees and meeting their expectations. College savings accounts with balances of \$500 or more improved the likelihood that emerging adults graduated and was aligned with the youth's expectations expressed about their life course developmental, as expressed several years earlier. However, contrary to prior research, race and small dollar college savings accounts did not predict college graduation. The researchers concluded by encouraging additional research to investigate how public policy can led to real and concrete actions toward attaining college education for youth as they transition into adulthood and hopefully become productive citizens.

Elliott, William and Ilsung Nam. 2012. "Direct Effects of Assets and Savings on the College Progress of Black Young Adults." *Educational Evaluation and Policy Analysis*, 34(1): 89-108. <https://doi.org/10.3102/0162373711425957>

This study investigates the effects of economic assets and savings accounts on college progression for black young adults. The data are from the PSID childhood development and transition to adulthood supplements. The total sample size of 1,003 participants consists of 534 white participants and 469 black participants. Surveys were collected in 2002 when participants were 16 to 19 years old, and in 2007 when participants were 17 to 23 years old. Overall, findings indicate that there is a 28 percent gap between white and black young adults in their college progress. This gap is greater for young adults who are living with parents that have a four-year degree or more (50 percent) and smallest for young adults who live in modest net worth households (8 percent). Whether the parents have a savings account associates with different gap sizes, such that 26 percent more whites progress through college than blacks, among those who live with parents that do not have a savings account for them. Among young adults who have their own school savings, the white-black college progress gap is 28 percent. One implication of these findings is that liquid assets (such as savings accounts) have a greater impact on black young adult progression through college.

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Elliott, William, Mesmin Destin, and Terri Friedline. 2011. “Taking Stock of Ten Years of Research on the Relationship between Assets and Children’s Educational Outcomes: Implications for Theory, Policy and Intervention.” *Children and Youth Services Review*, 33(11): 2312–28. <https://doi.org/10.1016/j.childyouth.2011.08.001>

In this meta-analysis, Elliott and colleagues reviewed 38 studies to build on the knowledge of the relationship between assets and educational levels achieved by inspecting assets, savings, Identity-Based Motivation theory of motivation and behavior in light of America’s desire to remain an economic powerhouse. After reviewing major databases, conducting searches on keywords in electronic journal collections and the University of Pittsburgh’s electronic catalog, the researchers hypothesized that the amount and type of family resources positively affects an emerging adult’s academic level achieved. They propose that devices that encourage saving for college, such as Children’s Development Accounts (CDA) would reduce overall student debt by serving as an alternative to student loans and promoting college attendance. They found that early liquid assets positively influenced whether youth attended college as part of their life course development, as did late accumulation of family net worth. They found that the combination of liquid assets and family net worth predicted college graduation. Elliott, Destin and Friedline confirmed prior research that determined college attainment often resulted from emerging adults’ accumulation of adequate savings balances. They determined that a 55 percent dropout rate, referred to as “wilt” occurred for youth that held aspirations to attend college but that had not amassed any savings. This concerning finding has implications for policymakers, who need to consider instruments that can reduce debt, amass savings for college, and instill a positive college-bound identity for youth as they mature through their life course development.

Elliott, William, Monique Constance-Huggins, and Hyun-A Song. 2012. “Improving College Progress among Low- to Moderate-Income (LMI) Young Adults: The Role of Assets.” *Journal of Family and Economic Issues*, 34(4): 382–99. <https://doi.org/10.1007/s10834-012-9341-0>

Researchers examined how assets—net worth, parents’ savings for adolescents, and adolescents’ school savings—impacted college progress, which was simplified to “on course” and “off course.” They used PSID, CDS, and TA data to examine how assets impact college progress, with demographics (race, age, and household size) and social, cultural, economic, and human capital as control variables. The final sample size included 495 lower or middle income (LMI) young adults, ranging from 12-19 years old in 2002. Results indicated that young adults from high income (HI) households were more likely than those from LMI households (72 percent and 35 percent respectively) to be on course in their educational progress, and that net worth and adolescents’ school savings were positive indicators for progress in the LMI sample. Their conclusion emphasized education as an increasing requirement for participation in a rapidly developing, technologically driven economy, and indicated a need to support less economically resourced young adults in their educational progress.

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Elliott, William, and Sondra Beverly. 2011. "Staying on Course: The Effects of Savings and Assets on the College Progress of Young Adults." *American Journal of Education*, 117(3): 343-274.

Using PSID, CDS and TA data (youth age, measured in 2007, ranges from 17 to 23), Elliott and Beverly selected some young people as independent variables in 2002. They analyzed their parents' assets and their own savings. In 2007, they measured 1,003 of these young adults who were no longer in high school. The researchers investigated whether these young people were "on course" (who were currently enrolled in college or have graduated from college) or "off course" (who were currently not enrolled in college and do not have a college degree). By analyzing these data, the researchers attempted to analyze the relationship between parents' assets, young people's personal savings and young adults' college education. The results showed that youths' school savings had a significant effect on their going to college. Parents' net assets were also a positive factor in predicting college outcomes. Parents' savings for their children indirectly influenced their children's college attendance by influencing their expectations of college. The article studied generational changes and life course development by addressing that parents' net assets and savings for their children were positive factors to the children's college attendance, and having their own school savings early in life had a significant effect on going to college later in life.

Elliott, William and Sondra Beverly. 2011. "The Role of Savings and Wealth in Reducing — 'Wilt' between Expectations and College Attendance." *Journal of Children & Poverty*, 17: 165-185. <https://doi.org/10.1080/10796126.2011.538375>

In this study, Williams and Beverly investigated the relationship between economic resources during formative years and later college outcomes. The researchers defined "wilt" as this social phenomenon: a young person in high school who expects to attend college does not wind up attending college within a brief period after high school graduation. Data were drawn from the PSID childhood development and transition into adulthood supplements, focusing only on black and white youth and participants who were 15 years and older in the 2002 survey, and thus 18 years and older by the 2007n survey (n=494). The researchers focused on three indicators of wealth, which include net worth of the household, whether parents have a savings account for youth, and whether youth have a savings account for themselves. Overall, the results indicated that the vast majority of young people expect to attend and graduate from college (73 percent). Being certain of college graduation was higher for youth who were white (75 percent), live in high-income households (88 percent), had parental savings accounts for them (81 percent), and had their own savings account (81 percent). In terms of wilt, wealth indicators significantly predicted demise from expectation to college enrollment reality. Notably, youth who owned savings accounts were about seven times more likely to attend a four-year college than youth without a savings account. In summary, having a savings account appears to affect college outcomes, and the presence of an account appears to be more significant than amount saved.

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Elliott, William, Terri Friedline, and Ilsung Nam. 2013. “Probability of Living through a Period of Economic Instability.” *Children and Youth Services Review*, 35(3): 453–60.

<https://doi.org/10.1016/j.childyouth.2012.12.014>

Researchers completed a four-part study on the relationship between economic stability and human capital development during childhood. In this first installation, they calculated the probability that a child would experience a period of income shock—an income loss of 25 percent (minor) or 50 percent (major)—while growing up and explored the concept and consequences of a bifurcated welfare system. Researchers used PSID, CDS, and TA data to measure economic instability, which was associated with academic achievement and human capital development in subsequent papers. A group of children (specific sample size not provided) were followed from ages 1-25 using data between 1989-2009 in five year increments. Findings indicated that children in low-income families (55 percent minor; 43 percent major) were more likely to experience income shocks than children in high-income families (15 percent minor; 6 percent major), and that black children were at a higher risk than white children.

Eshaghnia, Seyed Mohammad Sadegh. 2018. *Essays on Human Capital, Fertility, and Child Development*. Dissertation, Arizona State University, Tempe, AZ.

This study focused on the possible effects a mother’s age at childbirth has on her child’s health, average skill level, educational attainment, and earnings in adulthood. Additionally, the researcher examined the possible impact of perceptions of oneself regarding their future fertility on her human capital investments and outcomes within the labor market. This study investigates the effect of parental investment on later child outcomes, the effect of maternal age, the gender mix of children, and the effect on the mother’s earnings and stance in the labor market. Eshaghinia used a reduced-form regression, structural modeling, and a life-cycle model to investigate the timing of childbearing on a child’s skill level. In studying the gender mix of children, Eshaghinia documented these findings through a difference-in-differences analysis. This research analyzed PSID-TA data, when youth were 18 to 28 years old (n=3,169 from PSID family-level data 1967-2015 combined with childbirth and adoption history data 1985-2015). This findings indicate that having two children of the same gender is associated with about 5 percent lower wages for the mother, compared to having two children of the opposite sexes. It also evidenced a negative relationship between mother’s age at childbirth and the child’s possible skill level. This publication addressed both generational changes and life-course development by focusing on the increase in women postponing childbearing, and the effect this can have on the life course development of a child.

Fomby, Paula, and Christina J. Cross. 2018. “Parents Who Left College and Childrens Postsecondary Educational Attainment.” *Sociological Forum*, 33(4): 923–49.

<https://doi.org/10.1111/soef.12451>.

The focus of this study was on how parental education affected young adult educational pathways. Specifically, the researchers focused on children of parents who did not obtain a

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postsecondary degree, but at least one parent attended college for some time. Data are from the PSID Transition to Adulthood supplement, with a sample size of 2,334. The researchers analyzed the cultural and economic resources of the parents, their degree completion, and the pathways to education and attainment of education. In order to examine the relationship between the attainment of education of the parents and the children's college experience, the study used logistic regression. To interpret the mediating effect of the economic and cultural resources included, the Karlson, Hohm, and Breen (KHB) method for decomposing total effects was used. The key findings of the study were that students whose parents were college leavers had educational pathways that set them apart from students whose parents had less education, as well as from students whose parents had more education. In particular, students of some-college parents were more likely than peers whose parents never entered college to enroll at a four-year college or university themselves, but they were no more likely to complete a bachelor's degree six years after high school graduation. Stated differently, the offspring were more likely to have some college, just as their parents. Family economic and cultural resources explained the majority of the difference in the probability of children of college leavers to enroll in college, compared to children whose parents had less or more education. Additionally, the educational pathways of children of college leavers, and those whose parents hold an associate's degree, were similar. However, children whose parents left college were likely to also leave college without a degree. In summary, children of parents who attended college but did not graduate were more likely than their peers to attend and also not graduate. This publication addressed generational changes via the intergenerational effects of parental education on youth educational attainment.

Foster, E. Michael, and Jade V. Marcus Jenkins. 2017. "Does Participation in Music and Performing Arts Influence Child Development?" *American Educational Research Journal*, 54(3): 399–443. <https://doi.org/10.3102/0002831217701830>

Music education is typically associated with increased rates of math and literacy skills in school-age children. However, in this study, Foster and Jenkins differentiated between mere exposure to music, and its effect on child development, versus actual participation in music education, through activities such as private lessons and ensembles. Past studies on this topic were unreliable due to small sample sizes, fluctuating variables, and failure to account for socioeconomic factors, such as that children who participated in musical activities were typically more affluent than those who are unable to participate. Methodology for this study consists of three interview stages with 2,907 children ages 0 to 12 through the PSID – Main Family Interview, Child Development Supplement, and Transition Into Adulthood. Through these three stages, the interviewer followed the children in question through multiple stages of development. As the child participants aged, the interview questions became more specific to educational development, academic achievement, employment, aspirations, overall health, and satisfaction with life outcomes. The results of this analysis revealed a strong connection between the socioeconomic factors that led to an increased rate of music participation and child development outcomes. For example, children who participated in either music or the performing arts have

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higher average IQ scores and educational attainments. However, these families tend to have a higher asset value, parents spend more time with their children, and parents are able to allocate more resources for their child's education. While the results indicate that music participation aided child development, the data also reveal that children who participate in music are more resourced overall. Such research is important when considering the life course development for children, and the socioeconomic factors necessary to ensure higher likelihoods of success and satisfaction. Keywords: achievement, arts education, child development, econometric analysis, longitudinal studies, motivation, secondary data analysis, self-concept.

Friedline, Terri, 2012. "Predicting Savings from Adolescence to Young Adulthood: Early Access to Savings Leads to Improved Savings Outcomes." Doctoral Dissertation, University of Pittsburgh. 2012.

In this doctoral dissertation, Friedline examined the effect that savings had on education, stating that a person is three to six times more likely to attend or attain a post high school education certificate or diploma if she has an account of money specifically earmarked for education. The study analyzed data from a group of people during two stages of her life. First, between ages 13 and 17, then again between the ages of 18-22 years old. There were 694 young adults examined for the 2007 study. The sample consisted of African American and white youth. The analysis investigated answers to the question: How do young people come to learn about the importance of saving? This dissertation analyzed whether educational attainments, which is linked to career and financial success, was influenced by what a child observed her parents doing. For example, if a child saw a parent placing importance on saving for the future, would the child be in a better position financially as she prepared for post high school education than a child who did not see a parent saving for the future? The results indicated that early access to lessons on savings significantly improved financial outcomes as adults, compared to adults who did not receive see saving behavior modeled during their youth. Specifically, Friedline found that 69 percent of youth had savings accounts, whereas five years later in young adulthood, 85 percent had savings accounts. Large gaps existed in savings held by high-net-worth households (80 percent of youth) and moderately resourced households (23 percent of youth). Plus, white youth were 40 percent more likely to have savings accounts than black youth. These gaps diminished somewhat by young adulthood, since all groups of young people had growth in the likelihood of having a savings account as they aged. Of young adults, 95 percent of those whose parents had savings accounts for them as youth had savings accounts, whereas 67 percent of young adults whose parents did not have savings accounts for them as youth had savings accounts when older. While all gaps reduced in young adulthood, 91 percent of white young adults had savings accounts, compared to 63 percent of black young adults. Gaps also existed in median amounts saved. Inferential statistics indicated that five of nine hypotheses were supported, namely the following factors significantly and positively predicted young adults likelihood to have savings accounts: race, educational level, parental warmth, parents saved for youth, and had savings as youth. In

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terms of median dollar amounts, three of nine hypotheses were supported in explaining which young adults had more savings accrued: race, occupational prestige, and whether had savings accounts as youth. Taken together, having a savings account as a youth is important for establishing a long-term wealth gaining trajectory as young people transition into adulthood.

Friedline, Terri. 2014. “The Independent Effects of Savings Accounts in Children's Names on Their Savings Outcomes in Young Adulthood.” *Journal of Financial Counseling and Planning*, 25(1): 69-89.

The study analyzed data from the PSID child development supplement when children were 12-19 years old, alongside data from the transition to adulthood study when young adults were ages 20-25. Combining data from participants who responded in each wave, the sample consisted of 691 young adults. Multivariate analysis confirms independent effects of child savings accounts on young adult savings. Specifically, children who had savings accounts in their name as children were two times more likely to have savings accounts as adults. Savings accounts also predicted college enrollment. Implications are that programs and policies designed to increase childhood savings account ownership could improve educational attainment and financial health.

Friedline, Terri. and Hayun-a Song. 2013. “Accumulating Assets, Debts in Young Adulthood: Children as Potential Future Investors.” *Children and Youth Services Review*, 35(9): 1486-1502. <https://doi.org/10.1016/j.chilyouth.2013.05.013>

Friedline and Song investigated whether children who have savings accounts accumulate more assets and savings as young adults than those children who did not have savings accounts. They also accounted for debt, knowing that having greater savings and assets does not necessarily indicate less debt accumulation. This study focused on children's savings, asset accumulation, debt accumulation, and child development accounts, pointing out that exhibiting good savings practices in childhood can lead to similar practices in adulthood. Friedline and Song analyzed data from the PSID, CDA and TA, specifically targeting the year 2009, to ask 425 young adults aged 22 to 25 years how much savings, assets, debts and net worth they had accumulated since 2002. Using this same data, they also investigated whether children with savings accounts in 2002 have accumulated savings, assets, debts and net worth as young adults in 2009. While finding that those children who had savings accounts were more likely to have greater savings and assets as young adults, they discovered that college debt significantly impacts net worth, with an average net worth of \$300 for those with student loans versus \$4000 for those without student loans. These results were indicative of studies spanning child-to-adult transitions, as well as generational financial practices. It also addresses the importance of understanding the technology and resources available to assist with helping parents plan for their children's futures.

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Friedline, Terri, Ilung Nam, and Vernon Loke. 2014. "Households' Net Worth Accumulation Patterns and Young Adults' Financial Health: Ripple Effects of the Great Recession?" *Journal of Family and Economic Issues*, 35(3): 390-410. <https://doi.org/10.1007/s10834-013-9379-7>

Friedline and colleagues investigated the effect of early childhood wealth on young adult savings. Specifically of interest was whether young adults had savings accounts and how much money they had saved. The study drew data from the PSID child development and transition to adulthood supplements. Outcome variables were drawn from the 2009 survey in order to maximize age distance from the childhood savings account data collected in 2002. Participants in this survey were 21 to 25 years old, and the sample was limited to the 484 participants who responded in 1997, 2002, and 2009. To analyze savings outcomes later in life, the researchers focused on these childhood wealth indicators: household net worth and children's savings account (whether or not parents had a savings account for the child in 2002). Overall, saving account ownership increased from 76 percent in 2002 to 91 percent in 2009. Multilinear regression models controlled for race, gender, age, optimism for the future, employment status, college enrollment status, marital status, health status, occupational prestige, educational level, household size, household annual income, and homeownership status. Results indicated that the household's net worth was not a significant predictor of existence and amount of young adults savings, while owning a savings account during childhood was positively and significantly related. Specifically, children with savings account were six times more likely to have savings accounts as young adults. Likewise, having a childhood account predicted greater amounts saved as young adults. The implication of this study is that owning a savings account as a child is important for developing long-term financial health as a young adult.

Friedline, Terri, and Mary Rauktis. 2014. "Young People Are the Front Lines of Financial Inclusion: A Review of 45 Years of Research." *The Journal of Consumer Affairs*, 48: 535-602. <https://doi.org/10.1111/joca.12050>

Over four decades of research in this publication highlighted concerns about percentages of banked vs. unbanked households, early savings accounts, financial inclusion, policy implications, and institutional roles. A major focus lied in the impact of a family's role on the financial futures of young people related to access, socialization experiences, and financial behaviors. Observing familial patterns and habits provided context for future financial planning in this endeavor. Financial inclusion was found to be a predominant predictor of young people's future banked status. The identification of knowledge gaps and future research opportunities were featured, as well as the roles of race and socio-economic status. In this meta-analysis, multiple methods were used to locate and review 60 research studies examining youth savings, from a search of major databases and e-journals using major keywords, to specific journals known for youth savings publications. Reviews included organizations' websites known to conduct research on youth savings as well as peer-reviewed publications, working papers, conference papers, reports, books/sections, and 33 baseline studies with a final review of reference lists for additional studies which may have been missed during initial searches. Most

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studies used quantitative, cross-sectional data, as well as quantitative methods such as listwise deletion, ordinary least square (OLS) regression, and bivariate tests of association. This is not a meta-analysis that statistically combines results from individual studies, but rather a review of existing studies. Results were consistent across studies, and also identified knowledge gaps. Ten studies used data from the PSID and its supplements, including datasets from multiple years. 8 percent, or 1 in 10 million US households, were unbanked. Unbanked consisted of: 21 percent African Americans, 26 percent Latinos, 27 percent from families which earned less than \$15,000/year, and 19 percent from single-person households, according to a 2012 FDIC national survey. 425 13-17 year-olds with a savings account accumulated more savings by the time they were 18-22 years old. Financial literacy and inclusion were likely to be passed from one generation to the next through exposure, thus improving one's overall life course and providing education and access to basic financial services. The effectiveness of financial inclusion alludes to the potential for promoting financial stability and well-being across one's life course. Finally, families are good indicators of inclusion into the financial mainstream later in life. Keywords and themes: Savings Accounts; Personal Finance; Saving & Investment; Finance; Consumer Lending; Private Households; Households; Young Adults; Financial Inclusion.

Friedline, Terri, Mathieu Despard, and Gina A. N. Chowa. 2015. "Preventive Policy Strategy for Banking the Unbanked: Savings Accounts for Teenagers?" *Journal of Poverty*, 19: 1-33. <https://doi.org/10.1080/10875549.2015.1015068>

This study examined the effects of teenagers being banked earlier in life, and their future economic status and earning potential from being connected to the mainstream financial system. The researchers used data from the Survey of Income and Program Participation using a sample size of 1,760 individuals that were age 19 and younger. The researchers asked three questions: (1) What financial assets do young adults own?, (2) Are teens with a savings account more likely to have one as a young adult?, and (3) Are teens with a savings account more likely to have a diversified financial portfolio than teens without a savings account? The study found that young adults from higher asset (\$80,000+) households had much higher asset ownership than lower-income households. Additionally, young adults who were male, white, college-educated, employed, and from higher asset households had significantly higher rates of owning checking, savings, and retirement accounts than other population segments. This publication addressed access to financial technology, such as checking, savings, and other financial assets. Findings indicate that access to these assets at a young age impacts life course development. Moreover, access to such assets differed by racial and socioeconomic background. Keywords: teenagers, young adults, unbanked, savings, financial assets, Survey of Income and Program Participation (SIPP).

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Friedline, Terri L., and William Elliott. 2011. “Predicting Savings for White and Black Young Adults: An Early Look at Racial Disparities in Savings and the Potential Role of Children’s Development Accounts (CDAs).” *Race and Social Problems*, 3(2): 99–118. <https://doi.org/10.1007/s12552-011-9046-2>.

In this meta-analysis, Friedline and Elliot conducted a literature review of 25 studies from the Panel Study of Income Dynamics (PSID), concentrating on thirteen quantitative approaches of which 9 used bivariate and multivariate analysis of cross-sectional data and 4 utilizing multivariate analysis of longitudinal data to expand the research, understand the trends, and predict the likelihood of saving habits of black and white young people amid declining savings rates among U.S. households. The researchers hypothesized that young whites have savings accounts more often than blacks do and in greater savings totals than blacks and that households’ net worth and parents’ savings habits are factors that predict responsible savings habits in emerging adults as they traverse life course development. They reviewed 10 years’ worth of PSID longitudinal data (1997-2006), consisting of 3563 respondents concerning children from birth to age 12, and discovered that 90 percent of the white respondents had savings accounts compared to 64 percent of the black respondents. Additionally, half of those white account holders amassed balances greater than the median savings amount while half of those black account holders saved at rates below the median savings amount. Friedline and Elliot used a propensity score analysis (PSA) derived from logistic regressions to predict the likelihood of being a savings account holder based upon race, previous savings during childhood, parental advice on fiscal responsibility, and parents setting the example. The researchers’ findings are consistent with prior research regarding the positive correlation that exists between savings behaviors of young people and these variables as emerging youth age into adulthood. This research is important in directing public policy, such as Children’s Development Accounts (CDA) proposed in the Americans Saving for Personal Investment, Retirement and Education (ASPIRE) of 2004, which are proving fruitful in other countries, in attempts to promote future savings.

Friedline, Terri, and William Elliott. 2013. “Connections with Banking Institutions and Diverse Asset Portfolios in Young Adulthood: Children as Potential Future Investors.” *Children and Youth Services Review*, 35,(6): 994–1006. <https://doi.org/10.1016/j.childyouth.2013.03.008>.

This study proposed that introducing children to banking and the idea of financial savings would benefit children throughout their lives by connecting best practices, introduction to diversification of assets, and portfolios. The sample for this study was young adults who were between the ages of 15 and 19 in 2002 and ended with young adulthood (ages 25 to 29) in 2009. The group that began childhood in 2002 had an average age of 17. The group was predominantly white (80%), female (54%), employed (77%), and enrolled in college (74%). The group predominantly had savings accounts (89 percent), credit cards (51 percent), vehicle (54 percent) and two to three assets (65 percent). Although the direct benefits of parental financial investments and banking often end after childhood dependency, this study focused on the

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lingering aspects of these early financial experiences as youth transitioned to adulthood. This includes lessons learned, confidence-building success, and financial prowess. Such styles of interacting with finances can then also be passed down to their own children, once youth become adults parents. The study found that commonly owned assets of young adults included: savings accounts, vehicles, and credit cards. A small segment owned stocks, bonds, and homes. Most young adults owned at least two different assets. Children who had a savings account were twice as likely to have a credit card and four times more likely to own stock as a young adult, when compared to peers without a childhood savings account. The study concluded that the early introduction of financial literacy skills, savings accounts, and comfort with banking institutions led to a more financially secure adults.

Friedline, Terri, William Elliott, and Gina A.n. Chowa. 2013. "Testing an Asset-Building Approach for Young People: Early Access to Savings Predicts Later Savings." *Economics of Education Review*, 33: 31–51. <https://doi.org/10.1016/j.econedurev.2012.10.004>

Researchers examined the impact of having a savings account during adolescence on savings during young adulthood. Using data from PSID, CDS, and TA, researchers specifically investigated low-middle-income (LMI) and low-income (LI) groups to assess the impact of economic socialization and institutional access on asset-building for young adults. The study investigated 694 young adults (ages 18-22), which included 530 individuals classified as LMI (indicating a household income less than \$79,111) and 354 as LI (household income less than \$50,000). Results indicated that for LMI young adults, 73 percent (29 percent increase from adolescence) had a savings account with a median amount of \$390. For LI young adults, 65 percent (30 percent increase from adolescence) had a savings account with a median amount of \$200. Although the LI group had a slightly higher increase in the percentage of young adults with saving accounts, the LMI group significantly outperformed in regard to the median amount in savings signaling an increased need for programs and policies encouraging asset-building in adolescence.

Friedline, Terri L., William Elliott, and Ilsung Nam. 2011. "Predicting Savings From Adolescence to Young Adulthood: A Propensity Score Approach." *Journal of the Society for Social Work and Research*, 2(1): 1-22. <https://doi.org/10.5243/jsswr.2010.13>

This study employed data from the PSID CDS and TA (independent variables for family and parents were obtained from PSID data in 1999, 2001, and 2003). CDS collected data from 3,563 PSID respondents in 1997. The independent variables of adolescents in this study were taken from the follow-up data of CDS in 2002. The outcome variables in this study were derived from TA's 2007 survey of 1,472 young people who were no longer attending high school. The researchers analyzed the savings data for parents of black and white adolescents (12-17 years old) and savings of the adolescents themselves as independent variables in 2002. The savings of young people (17-23 years old) who left school before 2007 were analyzed as the outcome variable. The aim was to study whether parents saving for youths, and youths having their own

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savings accounts, had an impact on their saving habits as adults. The results showed that young adults who had a savings account as youths were almost twice more likely to have savings accounts as adults. Those whose parents saved for them during their youth years were also 1.5 times more likely to have more savings in young adulthood.

Friedline, Terri, William Elliott, and Ilsung Nam. 2013. "Small-Dollar Children's Saving Accounts and Children's College Outcomes by Race." *Children and Youth Services Review*, 35(3): 548–59. <https://doi.org/10.1016/j.chilyouth.2012.12.007>.

This study focused on how costs of education can act as barriers to attending and graduating from college, and how college savings can affect these college milestones in the life course development transition, especially comparing between 14 - 19 year old black youths and white youths. The researchers began with 1996 Consumer Expenditure Survey data from 1158 families that concluded household income affects spending for college at a rate of 9 percent per \$10,000 increase in income. Additional survey data from the Parent Survey of High School and Beyond 2327 parents and children substantiated that higher family incomes led to greater willingness and ability to spend on their children's educational expenses. The researchers considered income disparities that black households experience; holding approximately 5 percent of net worth of white families and concluded that economic resources are the greatest indicator of college attendance and graduation. This exacerbated social and economic inequalities. They reviewed six longitudinal studies based on Panel Study of Income Dynamics data, evaluated the relationship between savings and either college enrollment or progression, and determined a \$1600 savings threshold in which to evaluate if savings for college influenced the outcomes for black and white emerging adults; terming these "small dollar accounts." They added that more college funds increased the likelihood that these minorities would complete college rather than dropout. Friedline, et al concluded that for black emerging youths, the mere existence of the college savings account, even if considered a small dollar amount, was a reliable predictor of black youth's attendance and graduation from college. Contrarily, these were not predictors for white youth; rather they found academic achievement and household education level and financial resources are indicators that are more reliable. These findings are important in public policy to determine and substantiate levels of seed money and other financial resources necessary for black youth to attend college and become graduates of post-secondary education. The \$1600 threshold should be a guiding factor for Children's Development Accounts (CDA) creation and deposits in preparation for leveling the economic inequalities based on race. Public policy makers need to address this dilemma to foster greater equality for ethnic and racial minorities.

Guzman, Tatyana S. 2013. "Is There 'Hope' for High School Graduates: The Effect of Federal Income Tax Preferences on College Enrollment, Persistence, Graduation and University Choice." PhD dissertation, Indiana University, Bloomington, IN.

Guzman explored how college choices were influenced by tax-based aid, including the choice to attend full or part-time, attend a two or four-year school, or attend a public or private university.

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She then analyzed data to investigate whether these tax preferences led to further college persistence and improved graduation outcomes. Guzman sampled roughly 677,640 students from 2810 post-secondary institutions in the US, Washington DC, and Puerto Rico, and used four waves of a National Postsecondary Student Aid study (NPSAS) (NPSAS:96, NPSAS:00, NPSAS:04, and NPSAS:08) restricted-use data files and a Panel Study of Income Dynamics public use dataset, including its Transition to Adulthood supplement, to learn how tax-based aid affected college enrollment, choice, persistence, and graduation. Guzman found increased enrollment in college when students are eligible for federal income tax credits, however, those same students are more likely to choose private and two-year colleges, and are less likely to pursue a full-time education, with results consistently higher for lower income families. Federal tax incentives did not factor into the decision to continue a college education through graduation. This study addressed generational changes as tax incentives evolve and change as both college enrollment and employment rates improve, and higher education becomes more of an expectation than a privilege. Key terms in this study were higher education, tax credits, college graduation, financial aid, college choice, and continuing education.

Haider, Steven J., and Kathleen McGarry. 2018. "Postsecondary Schooling and Parental Resources: Evidence from the PSID and HRS." *Education Finance and Policy* 13(1): 72–96. https://doi.org/10.1162/edfp_a_00219.

This study explored the connection between the parental financial resources and postsecondary educational access. This study addressed how family financial resources are related to attending college, what other parental characteristics may play a role, and in what way the relationship between financial resources affect achievement in high school. This publication focused on educational access and attainment, intergenerational influences, income and wealth. The publication analyzed data from the PSID-TA, as well as the The Health and Retirement Study (HRS). Data include surveys from 19-20 year olds in 1984, 1989, 1994, 1999, and 2009 (n=3,953). Through these analysis, the PSID-TA data sample was supplemented with the HRS. Overall, the results of the study suggested strong connections between associations between parental financial resources and college attendance, as well as parental education being a strong predictor of college attendance of the children in the household. In addition, within each point of the GPA of the child, it was found that that postsecondary schooling increases with parental resources. The study estimated that each additional \$10,000 in income between the 10th and 25th percentiles is associated with an increase in college attendance of 4.3 percentage points, and each additional \$10,000 in income between the 75th and 90th percentiles was associated with an increase in college attendance of 3.3 percentage points. This publication addressed generational changes by discussing the access to postsecondary education can have implications across generations.

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Heflin, Colleen, Sharon Kukla-Acevedo, and Rajeev Darolia. 2019. "Adolescent Food Insecurity and Risky Behaviors and Mental Health During the Transition to Adulthood." *Children and Youth Services Review*, 105(C): 1-1. <https://doi.org/10.1016/j.chilyouth.2019.104416>

Heflin, et al engaged in an exploratory study to investigate whether food insecurity had an impact on decision making during adolescence. To do so, they analyzed PSID data from a sample of 18-25 year olds by conducting regression and probit models. Examining measures of food insecurity, sexual risk taking, and mental health from when participants were 12-15 years old, they found a positive correlation between the number of children for which a respondent is responsible and increased stress from food insecurity. The researchers noted that any evidence toward predicting behavior is important, since previous studies focused on health without this emphasis on food insecurity. The results suggested that participation in particular risky behaviors such as drug use and heavy drinking, though more easily measured, may conceal some behaviors that are associated with resources. This study can contribute to life course understanding of food insecurity's impact on future behaviors. Moreover, if future studies collected data on the charitable activities of previously food insecure youths, this could provide interesting information about how formative experiences impact later charitable behavior.

Hofferth, Sandra L., and Ui Jeong Moon. 2016. "How Do They Do It? The Immigrant Paradox in the Transition to Adulthood." *Social Science Research*, 57: 177-94. <https://doi.org/10.1016/j.ssresearch.2015.12.013>.

Hofferth and Moon investigated why children of American parents are steadily outperformed by children born of immigrants, despite the difference in familial resources. The study employed data from the Transition to Adulthood Study of the PSID, which sampled 374 youth ages 17-26 who were high school students anytime between 2005-13, and their families. The purpose was to investigate three mediators of immigrant generational mobility: (1) reading comprehension, (2) college expectations, and (3) college activity patterns. Findings indicated that children whose parents were of immigrant background had higher parental expectations than their American born counterparts. This higher expectation produced greater levels of high school graduation, college enrollment, work or study, and lower levels of criminal history and pregnancy. Another finding was while all children were positively affected by higher reading levels, immigrant children reaped more benefits of reading, with children who were immigrant born having a higher propensity to be engaged compared to other youth who are American born. This article relates to both life course development and generational changes.

Huang, Ying. 2018. "Beyond the Parental Generation: The Influences of Grandparents' Socioeconomic Status on Grandchildren's Wellbeing." *Doctoral Dissertation, University of New York at Albany, Department of Sociology*.

This study investigated whether the social status or level of one generation affects the social status of future generations, and whether lack of mobility was a cause of perpetual inequality. Data were analyzed from the PSID child development and transition to adulthood supplements.

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The sample for this analysis consisted of 1,773 grandchildren matched to 1,193 grandparents who responded with their BMI metrics, as well as 1,781 grandchildren matched to 1,190 grandparents who completed a cognitive skill analysis. The findings indicated that grandparents with greater levels of education have grandchildren with better health. Specifically, 90 percent of grandchildren whose grandparents had graduated high school were in good health. Additionally, grandparents with some college or more had grandchildren with better standardized test scores for math and reading. For example, the grandchildren of college-educated grandparents scored about eight points higher on letter-word reading skills and applied-problems math skills than grandchildren of grandparents who had a high school degree or less. In summary, this study indicates that there is a significant intergenerational influence of socioeconomic advantage that spans across two generations and influences educational attainment, cognition, and wellbeing.

Kalenkoski, Charlene Marie and Pabilonia, Sabrina Wulff. 2017. "Does High School Homework Increase Academic Achievement?" *Education Economics*, 25(1): 45-59.

<http://dx.doi.org/10.1080/09645292.2016.1178213>

Many studies show that homework time improves a student's academic achievement, but Kalenkoski and Pabilonia focused their study on homework's relationship with academic achievement using time-diary data rather than retroactively-taken surveys. Academic achievement in this study was measured by high school GPA and college attendance. Academic achievement, homework, GPA, human capital, and education were all major keywords of this study. The data used in this analysis came from all waves of the Child Development Supplemental (CDS), and the Transition to Adulthood (TA) supplement of the Panel Study of Income Dynamics (PSID), specifically all of the respondents in the CDS and TA who were 0 to 19 years of age. The study analyzed data from the PSID-TA with original research reported in this publication. Interestingly, the study found that total homework time substantially increased the odds that boys will have higher GPAs and attend college, but homework time had no positive or negative effect on the academic achievement of girls. The researchers hypothesized that there was a difference in the relationship between homework and academic success by gender because girls engaged in 7.6 hours a week while boys engaged in only 5.2 hours per week, meaning that any increase in homework time will affect boys more than girls. The study addressed life course development through studying how time spent on homework can affect a young person's academic achievement, thus altering their life course in the future.

Kendig, Sarah M., Marybeth J. Mattingly, and Suzanne M. Bianchi. 2014. "Childhood Poverty and the Transition to Adulthood." *Family Relations*, 63(2): 271-286.

<https://doi.org/10.1111/fare.12061>

Social class bifurcation in young adults is examined with some inconsistent results. Methods in this study included using the 2002 Childhood Development Supplement, qualitative research from welfare reform experimental literature and 2002 Welfare-to-Work Demonstration Programs originally 963 youth ages 13-17, down to a sample size of 714, then finally 588 youth with

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siblings living within the household at the time of the CDS-II. Ranges in ages were birth-12, 13-17, and over 18. Variations in adolescent assistance, help with family bills, educational expectations, and future and money concerns were assessed in this study. Researchers assessed young adults' varied thoughts about early parenthood, unions, residential independence, high school and higher education, and finances. This study used the 2007 PSID-TA as a data source to assess social class variations among young adults. Findings indicate that, for various reasons, poor youth fell into adult roles "too early," while high-income youth experienced more all-around family support, thus delaying emerging adulthood. Young adulthood linked childhood disadvantage to inequality in adulthood. In 2001, young adults received an average of \$38,000 in housing and food costs between the ages of 18 and 34 while living with a parent. From 2000 to 2010, the median age for a man's first marriage in the U.S. increased from 26.8 to 28.2 and increased from 25.1 to 26.1 for women. Young adulthood is a key stage in one's life course and is a strong predictor of future financial and other life outcomes. Implications from this study are that policy and educational interventions aimed at intervening in the familial poverty cycle, individually and intergenerationally, could be effective. U.S. demographic trends supported an overall prolonged transition into adulthood, as measured by educational investments, greater housing costs, job security, later family transitions, and overall economic factors. Yet, poor youth most often transitioned into social and economic independence earlier in life, due to family pressures, lack of resources/training, caregiving responsibilities, and a myriad of other factors within the context of families and cultures. Keywords and themes: Transition to Adulthood; Childhood Poverty; Financial Support; Family Context; Adolescence; Demography; Population; and Ecology; Social Statistics; Sociology.

Kim, Ji Hyun, and Julia Torquati. 2016. "Does Parental Financial Assistance Assist Young Adults to Be Financially Healthy?: Effects of Parent-Child Relationship Qualities on Financial Outcomes and Happiness." *International Journal of Home Economics*, 9(2): 40–55.

This study investigated the relationship between parent-child relationship dynamics and its effect on the child's financial health and wellness. Unlike other studies that focused specifically on the financial tutelage and education a child received from one's parents (e.g. money management, financial communication, and modeling of positive behavior), this research analyzed the personal dynamic between parent and child (whether positive or negative) to investigate its effect on the financial aspect of wellness. Through four hypotheses, the researchers proposed that the more time a child spends with their parent, and the better their parent-child relationship, the more likely he/she would develop effective financial management skills, be happier, and be more satisfied in life. Kim and Torquati utilized data from the 2011 Panel Study of Income Dynamics, wherein a sample of 1,907 participants age 17 to 27 were asked for information regarding their relationship with their mother and father (or alternative guardian figure), the amount of time spent with their parents over the last 12 months, how often they were stressed about their finances, their current level of happiness, and how skilled they were at managing money.

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Overall, the researchers found a correlation between parent-child relationships and future financial outcomes; statistically the less stress associated with one's financial situation, the more affirmative the relationship dynamics were between parent and child. On the opposite side of the spectrum, additional stress regarding one's finances often created a strain on the parental relationship, which in turn negatively impacted financial outcomes and overall quality of life. This particular study addressed the subjects of generational changes and life course development as it investigated the importance of positive parent-child relationships in the development of a child's financial education, which could potentially affect future generations of financial outcomes. Keywords: intergenerational influences and transfers, statistical and econometric methods, transition to adulthood supplement, wealth, assets and pensions.

Kim, Jinhee, Jung Eun Kim, and Ui Jeong Moon. 2016. "Differences in Bank Account Ownership Among White, Black, and Latino Children and Young Adults." *Journal of Financial Counseling and Planning*, 27(2): 212-230. <https://doi.org/10.1891/JFCP.27.2>

This study examined the differences between whites, blacks, and Latinos, in their varying ownership of bank accounts, to better understand the racial and ethnic differences that access to the mainstream financial system creates. The study used data from the Panel Study of Income Dynamics, in particular, the Child Development Supplement using a sample size of 1,880 young adult age 18 to 27 years old. The researchers focused on a group of 1,800 young adults and applied two models to measure the outcomes that bank account ownership in childhood, as compared to those without bank account ownership. The results of the study indicated that bank account ownership was severely disproportionate by race, with young white adults receiving more financial help from their parents and family compared to young black young adults. Black young adults were 41 percent less likely to own a bank account than white young adults. This publication addresses the need for access to financial assets at a young age. Additionally, it highlights the various life cycle trends that are separated by race and socioeconomic background. Keywords: bank account ownership, financial socialization, racial difference, young adults.

Kim, Jinhee and Swarn Chatterjee. 2013. "Childhood Financial Socialization and Young Adults' Financial Management." *Journal of Financial Counseling and Planning*, 24(1): 61-79.

This article reported how family processes such as financial monitoring and communication by parents and other personal factors affect financial behaviors and attitudes. This is an investigative study into the association between childhood financial socialization and practices in addition to young adults' asset choices. This study drew information from two PSID supplements reporting how individual and family variables influence young adults' financial attitudes and practices. Additionally, 2002 CDS-II data from the Child Interview, Child Assessment, Primary Caregiver Household, and Primary Caregiver Child files were used. This paper extended the research literature from the PSID-TA by using the dataset from a 2-year national report on young adults,

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then further examined the financial capabilities, asset ownership, and savings characteristics of young adults. Childhood financial socialization experiences were positively associated with the beneficial financial practices and asset ownership of young adults resulting in varied outcomes dependent upon parental socialization. Those with bank accounts and monitored spending habits as children were more apt to have financial assets and more positive attitudes toward personal finances as young adults. At the average age of 18.9, about one third of young adults carried credit card balances, with males carrying lower total and non-school credit card debt. The implications of this study are that financial skill proficiency is crucial for young adults in order to achieve lifetime financial wellbeing. Youth allowances alone may not be effective in building financial literacy, it also takes parent-child interactions such as communicating, monitoring money, and opening a savings account. Yet, longitudinal peer and media studies would enhance this research. In summary, this publication addressed how financial skills literacy achievement during young adulthood affected financial wellbeing over one's lifetime, as well as the positive lifetime impact of parents' early introduction of asset ownership on their children. Thus, strategies must be improved in order to raise the financial literacy level of young adults. Keywords and themes: Childhood; Adolescent; Demographic and Developmental Factors; Asset Ownership; Financial Competence; Parental Financial Socialization; Transitioning Adulthood.

Kim, Jinhee, Swarn Chatterjee, J. Young, and U. J. Moon. 2017. "The Cost of Access: Racial Disparities in Student Loan Burdens of Young Adults." *College Student Journal*, 51(1): 99-114.

Kim and colleagues were seeking a deeper understanding of which populations are most affected by the well-known college student debt issues, and especially how money management socialization (of lack of) in the home correlates to higher student debt. They referenced a 2010 report stating that black bachelor degree recipients carry a more prevalent debt burden than any other racial or ethnic group, and set out to understand more about this debt gap, beginning with a literature review focused on keywords and themes of financial socialization and race. Using data from the PSID-TA, the researchers determined a sample of 1,513 young adults, ages 18-27, and assigned each a variable based on whether or not they held a student loan balance, and if so, the amount of debt. The sample was then analyzed against financial socialization variables as determined by the PSID-TA data, and control variables of family status and young adulthood characteristics, such as living arrangement, presence of children, and financial support from parents. Notably, this study found that the variable factors – including two-parent family, parental warmth, financial independence, and higher math and problem-solving skills – showed positive associations with amounts of student loan debt, more so than the hypothesized factors of family backgrounds and financial socialization. These findings support previous research stating that the disadvantage for black students is due to lack of parental resources such as homeownership and stable financial assets, as well as the frequency of blacks as first-generation college students. This research offers implications in the areas of both generational changes and life course development, as it illustrates great opportunity for financial literacy and counseling,

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shifts in savings behavior (including childhood savings), generational expectations around attending college and ensuring young adults are prepared to do so.

Kim, Jinhee, Swarn Chatterjee, and Jung Eun Kim. 2012. “Debt Burden of Young Adults in the United States.” *Journal of Financial Counseling and Planning*, 23(2): 55–67.

Researchers examined the factors associated with credit card debt and student loan borrowing in transitioning adults – described as those between the ages of 18 and 25 who are in between adolescence and adulthood. Using PSID and TA, their research included 1,474 young adults who fell into one of three groups—transitioning adults, college-attending adults, and non-college-attending adults—to describe the ties between credit card debt (all three groups) and student loans (transitioning adults only) to individual characteristics, parental resources, and parental-characteristics. More than half (55 percent) of the respondents were employed, almost half (46 percent) lived with parents, and the mean income for the group was \$4,880. The average debt was \$6,148 in student loans and \$383 in credit card debt. The results of multilinear regression models indicated that race, gender, parental economic resources, and work status significantly associated with young adult’s debt burden. One implication is that living in a household with fewer financial assets increases the risk of a young adult having debt burden. Familial support—specifically relationship and communication with mothers—decreased the likelihood and amount of debt across all three categories, indicating that more financial and economic socialization during adolescence can protect young adults from debt burden.

Lê, Félice. 2013. “Schooling and Health: A Life Course Approach.” PhD Dissertation, University of Michigan, Ann Arbor, MI.

Lê explored the bi-directional correlation of health differences among adults with different levels of education. Lê hypothesized that while previous scholarship identified educational level correlates with better health, other events with early life origins likely also contributed to health and education-related disparities. This research utilized longitudinal data from the PSID-TA spanning 41 years, identifying a sample of 2,368 participants who were ages 5-14 in 1997. The focus of the analysis was on three issues: (1) impact of poor childhood and adolescent health on educational progress, (2) correlation between high childhood and adolescent academic achievement and adult health, and (3) influence of grandparents’ educational accomplishments on parent and grandchildren’s health and academic success. While consistent with previous research, the results of this study were positive but inconclusive. Health-related differences in educational progress were found. Both self-reported and caregiver-reported poor health were correlated with low levels of schooling. Conversely, good health was correlated with higher levels of schooling. Yet, this study ended before participants progressed far enough in schooling to conclude definitively. This research addressed life course development, contributing to future research that continues to study how early health-related interventions may improve children’s health, as well as reduce educational and health disparities for adults.

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Lê, Félice, Ana Diez Roux, and Hal Morgenstern. 2013. “Effects of Child and Adolescent Health on Educational Progress.” *Social Science & Medicine*, 76: 57–66.

<https://doi.org/10.1016/j.socscimed.2012.10.005>.

Health can affect multiple areas of life, including educational success. In this article, Le, Diez Roux, and Morgenstern followed the general health status of 2,368 American children ages 5-14, over a span of 10 years (when the same sample was then 15-24) to investigate the relationship between health and completed years of schooling. The data came from U.S study samples, one from the PSID Child Development Supplement (CDS) and the other from the PSID Transition into Adulthood Study (TA). The results indicated that poor childhood or adolescent health led to lower educational accomplishment. Another finding indicated that intervening in a child’s health early helped to improve the child’s later health, as well as decreased the negative impact of poor early health on education and health into young adulthood. This article relates to life course development, and the keywords were education, child health, adolescents health inequalities, and longitudinal studies.

Lê-Scherban, Félice, Diez Roux, Ana V., Li, Yun, and Morgenstern, Hal. 2014. “Does Academic Achievement During Childhood and Adolescence Benefit Later Health?” *Annals of Epidemiology*, 24(5): 344-355. <https://doi.org/10.1093/aje/kwu154>

While many publications compare a person’s income and occupation to their overall health, studies suggest that other factors such as cognitive and psychosocial gains, usually gained through academic achievement, may also affect one’s health. This study focused on how academic achievement in the early stages of one’s life affects their overall health. Methods of research included data from two supplementary studies to the Panel Study of Income Dynamics (PSID), and the data was gathered from 3,563 children who aged from 0 to 12 years old in 1997. The study analyzed the data from these supplementary studies with their original research. Key findings of the study showed that girls ages 3-14 who achieved higher academic achievement during the years 1997-2002 saw higher levels of health in 2007, including better health status, lower BMI, and less serious psychological distress. However, this trend was seen consistently less in boys than girls, showing that gender has a significant influence on the relationship between academic achievement and health. This study addressed life course development since its focus is on the influence of academic achievement and how that affects a person’s health later in life, blending the life course stages together. Keywords of this study included academic achievement, body mass index (BMI), children and adolescents, education, gender, health status, marginal structural models, and mental health.

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Lee, Chien Ti Plummer, Joseph F. McClernon, Scott H. Kollins, Kevin Prybol, and Bernard F. Fuemmeler. 2013. "Childhood Economic Strains in Predicting Substance Use in Emerging Adulthood: Mediation Effects of Youth Self-Control and Parenting Practices." *Journal of Pediatric Psychology*, 38(10): 1130-1143. <https://doi.org/10.1093/jpepsy/jst056>

Economic strains in childhood - such as living below the poverty line - is linked to many negative physical, psychological, educational, and behavioral outcomes in adolescence and adulthood, such as an increased likelihood of substance use (especially smoking) during emergent adulthood. However, the direction of this association differs depending upon the type of substance use outcome, in relation to adolescent self-control. Clarifying this link during adolescence would help researchers and policymakers in intervention targeting. Since substance use in young adulthood is most prevalent, early prevention efforts are desirable. Positive parenting strategies are impacted by stress and economic issues, resulting in the potential influence of adolescent substance use. Socio-demographics influence vulnerability to substance use as well. A better understanding of the roles of early economic strains and family environment experiences in influencing developmental progression to substance use may be clarified from further study. Generational impact research mentions the hardships from poverty reducing parents' responsiveness, warmth, and supervision which can lead to their children's drug use. Other existing research indicated a generational continuity in the use of substances noting a parental substance use impact on adolescent substance use in relation to whether parents smoked or drank at home during their offspring's childhood. The methods used included data from 1,285 participant surveys in children and adolescents under 18 years old in the PSID, CDS, available substance use data during the TA, TA supplements, random family selection, PCS-Y Version, structural equation modeling, as well as the 2011 U.S. Census Bureau. Structural equation modeling was used to evaluate the associations among risk factors during childhood and adolescence, thus predicting substance use in early adulthood. Data from survey participants in PSID-TA was used as well. Findings indicate that the estimated percentage of children younger than 18 years old living below the U.S. poverty line increased from 18 percent in 2000 to 22 percent in 2010. As well, the marijuana use model showed that childhood poverty or economic problems had no significant association with the use of marijuana. Keywords and themes: Adolescents; Alcohol Use; Drug Abuse and Exposure; Parent Stress; Parenting; Tobacco Use; Alcohol Use; Marijuana; Economic Strains; Self-Control; Adolescence; Positive Parenting.

Lee, Chien Ti Plummer, Troy Beckert, and Ian Marsee. 2018. "Well-being and Substance Use in Emerging Adulthood: The Role of Individual and Family Factors in Childhood and Adolescence." *Journal of Child and Family Studies* 27(2): 3853-3865. <https://doi.org/10.1007/s10826-018-1227-9>

This study examined the function that family and individual roles play in the well-being of an individual, particularly concerning substance use. This study used data from the Child Development Supplement and the Transition to Adulthood surveys, which are both parts of The

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Panel Study of Income Dynamics, with a sample size of 1,362 individuals aged 17 and younger. The data were analyzed using a structural equation model to analyze individual and family characteristics in the context of adolescence and the transition to adulthood. The researchers found that parental acceptance in adolescence was a good predictor of well-being, emotionally, psychologically, and physically during the transition to adulthood. Understanding the role that parenting has for the future success of youth is essential to the better understanding of life course development. This is especially so with the new emerging adulthood phase in the life cycle that has appeared in recent decades. Keywords: well-being, substance use, individual behavior problems, parental acceptance, parental control, economic problems, transition into adulthood.

Lei, Lei, and Scott J. South. 2016. "Racial and ethnic differences in leaving and returning to the parental home: The role of life course transitions, socioeconomic resources, and family connectivity." *Demography Research*, 34: 109-142.

<https://dx.doi.org/10.4054%2FDemRes.2016.34.4>

This study examined the racial and ethnic differences for individuals who leave their home and/or return and the impact that these differences have on life course transitions and the overall economic success of the individuals. The study investigated the availability of socioeconomic resources and parental assistance in the success of the individuals as they transition to adulthood. The study used data from the Transition into Adulthood study from the Panel Study of Income Dynamics, which surveyed children 18 and older who participated in a previous study as children, the data from a sample of 1,491 respondents were collected from 2005-2011. Employing event history regression models, the data were analyzed for the timing of leaving and returning to the parental home and the effect that it had on individuals. The study found that, for black and Mexican young adults, the risk of moving out of the parental home was about 70 percent that of white young adults. Additionally, the study found that no single factor thoroughly explained minority youths' lower chance of leaving home and a higher propensity to return to parental homes. This study is useful because it helps to understand better life course development, particularly concerning how moving out and back in with parents can affect the development of a young adult. Keywords: Teenagers, Transition into Adulthood, PSID.

Li, Miao. 2015. "Chronic Exposure of Grandparents to Poverty and Body Mass Index Trajectories of Grandchildren: A Prospective Intergenerational Study." *American Journal of Epidemiology*, 181(3): 163-170. <https://doi.org/10.1093/aje/kwu259>

This study focused on the relationship between grandparents' exposure to chronic poverty, rather than transient poverty exposure, and grandchildren's body mass index (BMI). Specifically, the study targeted how a grandparent's poverty can affect the health and wellness of their grandchildren. Intergenerationally linked data sets derived from the Panel Study of Income Dynamics, the Child Development Supplemental (CDS), and the Transition to Adulthood (TA) supplement were all methods used in the study. Data from 3,167 CDS-TA participants ranging from 5 to 18 years of age were used in this publication. The study analyzed data from the

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PSID-TA with original research reported in this publication. Findings of this study suggested that grandparents' chronic poverty exposure is positively associated with the linear rate of BMI growth among granddaughters, but surprisingly not among grandsons. The study related to generational changes and how intergenerational relationships affect the health of generations for years to come. Additionally, the study addressed life course development and how a young person's health can be altered through the early stages of their life by their grandparents' economic status. Major themes and keywords of the study included BMI, chronic poverty, intergenerational transmission, life course, obesity, and socioeconomic status.

Madkour, Aubrey Spriggs, Gretchen Clum, Thomas T. Miles, Heng Wang, Kristina Jackson, Frances Mather, and Arti Shankar. 2017. "Parental Influences on Heavy Episodic Drinking Development in the Transition to Early Adulthood." *Journal of Adolescent Health*, 61(2): 147–54. <https://dx.doi.org/10.1016%2Fj.jadohealth.2017.04.002>

Through this study, Madkour et al investigated whether the quality of a child's relationship with one's parents or guardians was a potential indicator for heavy episodic drinking, when reaching adolescence and early adulthood. Additionally, the researchers analyzed whether there are any statistical differences between a child's relationship with their mother versus father, in terms of the rate of heavy episodic drinking. In this instance, heavy episodic drinking (HED) is defined as drinking five or more drinks in a row (four for females) during the course of one sitting. Previous research indicated that parental alcohol use increased the likelihood of adolescent and young adulthood drinking, while parental discipline and engagement with their child were protective factors against patterns of future alcohol usage. Utilizing data from the PSID, the researchers constructed a sample of 1,489 individuals ages 0 to 25 from the Child Development Study interviews, which focused on measures of education, wellbeing, relationship with one's parents, maternal closeness, paternal closeness, employment, and more. From this analysis, Madkour et al found that males were far more likely to participate in HED than their female counterparts. Both maternal and paternal closeness are significant factors to reduce heavy drinking habits. However, maternal influences specifically on HED were mostly observed during the ages of 18 and 19. Consistently, parental closeness waned after a child reached young adulthood, which correlated with an increased rate of heavy drinking patterns. This particular study addresses the concept of life course development as it reveals the socioeconomic influences that could potentially lead to HED and destructive behavior as a child reaches adolescence and adulthood. Keywords: heavy episodic drinking, alcohol use, young adult, parents, sex differences.

Madkour, Aubrey Spriggs, Kristina Jackson, Heng Wang, Thomas T. Miles, Frances Mather, and Arti Shankar. 2015. "Perceived Discrimination and Heavy Episodic Drinking among African-American Youth: Differences by Age and Reason for Discrimination." *Journal of Adolescent Health*, 57(5): 530-536. <https://doi.org/10.1016/j.jadohealth.2015.07.016>

Perceived racial discrimination among African American youth from 18-25 was associated with higher than average heavy episodic drinking (HED) at ages 20-21 with the prevalence of HED

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increasing steadily until plateauing at the age of 22. This research extended upon previous studies, which linked racial discrimination to greater alcohol problems among African American youth, by examining age differences and physical appearance while using HED as an outcome. Discrimination experiences during the transition to legal alcohol access in the U.S. may be poignant in relation to HED, so interventions among this group emerging into adulthood may be especially needed. An analysis of PSID-TA data was done with 2,155 people participating in several TA waves. Method: Information was used from interviews of youth between 18-25 who identified as African American/black race/ethnicity biennially between 2005-2011 with reports of past-year HED and frequency of discrimination. Categorical latent growth curve models were run, which included perceived discrimination types as time-varying predictors of HED. Gender, birth cohort, adolescent residence status, family wealth, parental alcohol use, and college attendance controls were explored. This secondary data analysis also used CDS research as well as post hoc analyses keeping in mind the study may not be representative of the African American population. 12.3 percent of African American youth reported HED at age 18 years, but by 25, approximately 33 percent of youth reported past-year HED. Among African Americans surveyed, 34.3 percent of 24-year-olds noted their race/ancestry as a main reason for racial discrimination. Despite this study's strengths, its findings stem from a large, intergenerational national dataset, thus may not truly represent today's African American population. As well, life course theory literature advances the idea that the timing of discrimination experiences within specific developmental stages influences impact, but this has not been empirically tested. Keywords and themes: Food & Nutrition; Racial-Ethnic Differences; Transition to Adulthood; Wellbeing; Discrimination; Heavy Episodic Drinking (HED); Early Adulthood; Minority Health; Physical Appearance and Discrimination.

Manzoni, Anna. 2018. "Parental Support and Youth Occupational Attainment: Help or Hindrance?" *Journal of Youth and Adolescence*, 47: 1580-1594.

<https://doi.org/10.1007/s10964-018-0856-z>

Manzoni's study focused on identifying the relationship between parental support, specifically financial support, and a young person's transition to adulthood. It did so by viewing a young person's development through the lens of social inequality and early life course transitions. This article drew on data from the Panel Study of Income Dynamics (PSID) and the Transition to Adulthood (TA) supplement of the study, specifically data from 2,710 respondents who were 0 to 28 years of age during the study. The findings suggested more monetary financial support tends to result in higher levels of youth occupational success. Those young people who received high levels of financial support of \$15,000/year or more have an occupational status of over five points higher than those who received low levels of financial support of \$5,000/year or less from their parents. Additionally, co-residency with parents resulted in about 10 percent lower occupational attainment of young people than those who live independently. This research is crucial to life course development as young people supported financially by their parents must

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understand the implications of that support and how it can alter their life course. The keywords and themes included parental support, youth development, occupational attainment, transition to adulthood, and social inequality.

Mayger, Linda K., Hochbein, Craig D., and Dever, Bridget V. 2017. “Childhood Social Capital and Postsecondary Educational Attainment.” *Social Science Research*, 68, 74-87.
<https://doi.org/10.1016/j.ssresearch.2017.09.002>

This study investigates the role of childhood social capital in educational outcomes. Social capital includes family structure (such as growing up in a single-parent household, or having a large family), relational factors (such as cognitive stimulation, or emotional support), and extra-familial networks (such as neighborhood characteristics, parental involvement in school, connectedness of child to school, and extracurricular participation). Data are drawn from the PSID child development and transition to adulthood supplements from years 2005 and 2013. Among this broader sample, the study focused on participants who had postsecondary participation and were four years post-high school (thus having the potential to have finished a bachelor’s degree). This sample consisted of 1,687 participants, who were ages 13-22 in 2005 and 21-30 in 2013. Social capital indicators were combined into a cumulative risk index that was composed of parental expectations, single-parent household, child school connectedness, and extra-curricular participation. Overall, one third of the sample had no exposure to these risks, another third was exposed to one risk, and a final third was exposed to two or more risks. Findings indicated that high school dropout rates were higher for young people exposed to greater numbers of risks. Not a single individual with four or more risk exposures graduated from college, and half of these risk-saturated young people dropped out of high school.

McDonald, Kate. 2012. *Transitions to Adulthood for Children with Special Health Care Needs*. The University of Arizona, Tucson, AZ.

McDonald’s dissertation, utilizing secondary data, brings forth a body of knowledge in order to determine whether children with special health care needs (SHCN) experienced less positive emerging adult transitions and how protective factors and risks influence outcomes regarding work, level of education, and financial independence during these transitional periods. She conducted an extensive literature review of longitudinal studies, the PSID and the Survey of Adult Transitions and Health, and found 1204 eligible participants regarding children from birth to age 14 out of the original 3563 sample, and sought whether youth identified as having serious and chronic health ailments experienced lower wage earning employment, lower levels of educational attainment, less financial support and delayed financial independence than peers with no identified serious health issues. McDonald found that though these youth well-weathered this life course developmental transition, they fared worse than their healthy peers. McDonald thought that greater unemployment and low-wage paying jobs were likely for the SHCN population; however, she learned that they varied only slightly. She surmised that the SHCN

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youths were less likely to graduate from high school and attend (and graduate) from college due to intellectual ability or desire. She found that social and environmental risks were more likely responsible for the lower educational attainment (p. 87). Lastly, and contradictory to McDonald's hypothesis, she found these SHCN youth were less financially dependent on parents. This was attributed to the financial demands experienced by the parents over the illnesses' duration in order to provide for medications and other treatments. This body of work is important because public policy makers are able to affect gaps in the timing and pathways for major life events through state and federal programs' provision of services.

McGonagle, Katherine, Mick Couper, and Robert Schoeni. 2009. "An experimental test of a strategy to maintain contact with families between waves of a panel study." *Survey Practice*, 2(5).

McGonagle and colleagues were concerned with improving operational efficiency during longitudinal studies – in this case, embedded within the PSID study. Knowing that improved tracking of participants between waves of data collection would reduce attrition, the researchers tested contact strategies, including incentive, design, timing, frequency, and amount of contact with a sample size of 8,929 families that were eligible for the 2009 PSID interviews (no age restrictions). A random method was used to assign participants to four conditions: a preliminary newsletter, timing, design, and inclusion of an incentive. Results showed that 60 percent of participant families responded, and the most significant factor was timing: those who received an initial mailing followed by a secondary reminder responded at 8-10 percent higher rates than those who received a one-time mailing. Additionally, a traditional design performed better than the updated test design. The variables of additional newsletter receipt or incentive were not significant. This test showed that an inexpensive two-part mailing is an effective strategy for engagement and may eliminate more costly methods of participant tracking. Keywords and themes: Contact Strategies, Response Rates, Incentives.

McGonagle, Katherine A, and Narayan Sastry. 2015. "Cohort Profile: The Panel Study of Income Dynamics' Child Development Supplement and Transition into Adulthood Study." *International Journal of Epidemiology* 44 (2): 415–22. <https://doi.org/10.1093/ije/dyu076>.

Abstract: The Child Development Supplement (CDS) was started in 1997 to collect information on children and caregivers in families in the USA that participated in the Panel Study of Income Dynamics (PSID), an ongoing national longitudinal household survey that began in 1968. CDS was launched with the goal of creating a comprehensive, nationally representative, prospective database of young children and their families for studying the dynamic process of children's health and development. The same children and their caregivers were interviewed in up to three waves approximately every 5 years (1997, 2002–03, and 2007–08), with a child-based response rate of 90% in the most recent wave. Upon reaching age 18 years and finishing or leaving high school, the children in the CDS cohort shifted to a six-wave follow-up study launched in 2005 called the PSID Transition into Adulthood (TA) study. The TA data have been collected

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biennially through 2013, with a final wave planned for 2015. Once these young adults form their own economically independent households, they join the PSID. The main categories of data emphasize the major developmental tasks of childhood and young adulthood, including influences on successful development in the domains of family, schools and neighbourhoods. The majority of data and documentation are freely and publicly available through the PSID Online Data Center.

McGonagle, Katherine A., and Narayan Sastry. 2016. "Using the Panel Study of Income Dynamics to Analyze Housing Decisions, Dynamics, and Effects." *Cityscape: A Journal of Policy Development and Research*, 18(1): 226-240.

PSID data encompass a more than 50-year longitudinal, representative, and multigenerational U.S. study. This study includes articles highlighting the uses of data in housing and urban research introducing readers to new and overlooked data sources and better ways of using data. The article provides an overview of the PSID, housing characteristics, and neighborhood measures all while introducing resources needed to interpret PSID data. Housing and neighborhood factors indicate family economic wellbeing, thus tracking this information is crucial. The PSID is the primary source of information for this piece as it discusses how to use it to analyze housing information Using sample weights and analyses, PSID data can be used to represent the entire U.S. population and major demographic subgroups. Data collection interviews throughout respondents' lives, the CDS and PSID-TAS, as well as other major ongoing research of children/young adults were used as participants transitioned into young adulthood. PSID data is available on more than 70,000 variables on 75,000 individuals and for all PSID waves and supplements. Recent research indicates that when household wealth changes during the 4-year time frame pre-college, a reduced likelihood occurs for that youth to attend college. The PSID follows individuals across their entire life course reporting on 3-5 generations from the same family at varied times of their lives. This is the only survey collected which includes longitudinal and national (U.S.) data on life course and multigenerational economic conditions. Keywords and themes: Child Development Supplement; Housing; Neighborhoods & Geographic Mobility; Transition to Adulthood Supplement; Urban Policy; National Study; PSID.

Mcgonagle, Katherine A., Robert F. Schoeni, and Mick P. Couper. 2013. "The Effects of a Between-Wave Incentive Experiment on Contact Update and Production Outcomes in a Panel Study." *Journal of Official Statistics*, 29(2): 261–76. <https://doi.org/10.2478/jos-2013-0022>.

In order for the PSID study to continue its nationally representativeness, participants must keep researchers apprised of their contact information and changes to contact information as participants moved and changed phone numbers, email addresses, and mailing locations. This study thus examined the effect of different modes of updating contact information. In the past, PSID had offered a \$10 incentive fairly regularly for updating information. This study investigated whether participants were more likely to take seriously the need for the study to have current connect information when incentivized, and by how much. Selections into this experimental design were made at random from the broader sample of survey respondents.

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About 10 percent of the PSID families (n=876) were not contacted at all with reminders to update their contact information with the PSID. A second group of about 10 percent (n=940) received a mailing as a reminder to update contact information. This formed the baseline to which other contact forms were compared. A third group of about 40 percent (n=3,460) received a mailing with a reminder to update personal contact information, along with an incentive of \$10 to be paid after the contact update was made. Lastly, a fourth group of about 40 percent (n=3,414) were offered a \$20 incentive to update personal contact information. Through comparing different contact update attempts, the study found that those incentivized with \$10 or \$20 awards yielded a higher return rate than those not incentivized. Specifically, 71.5 percent of those who received \$20 updated their contact information, and 68.1 percent of those who received \$10 updated, whereas 59.3 percent of those receiving \$0 updated. Additionally, a second mailing of postcard reminders was an effective tool and increased the \$0 incentive response by 38 percent. A second mailing was less effective for respondents in the incentive groups but still increased the response rate by 13 percent for both \$10 and \$20 recipients. In conclusion, the study found that mailing was an effective contact update mechanism, and offering incentives for updating contact information was particularly important for increasing the response rate of low-income families. The overall amount of the incentive appears to be less important than receiving an incentive (of any amount) and a contact update request.

McGonagle, Katherine A., Robert F. Schoeni, Mick P. Couper, Mohammad Mushtaq. 2011. “An Incentive Experiment Designed to Increase Response to a Between-Wave Contact Update Mailing in Two Panel Studies.” *Survey Practice*, 4(3). <https://doi.org/10.29115/SP-2011-0013>

Based on a 2008 study, McGonagle and colleagues conducted a second study in 2010 to examine the effect of rewards on response rates to contact updates. Data are drawn from the PSID overall sample (n=8,444) and transition to adulthood participants (n=1,678). They tested the effect of different rewards on the response rate. The researchers designed the following experiment: participants were randomly assigned to one of four conditions: 10 percent did not receive contact updates emails; 10 percent received an email with no reward; 40 percent received mail and a \$10 post-payment reward, and 40 percent received mail and a \$20 post-payment reward. The results showed that re-mailing significantly improved the response rate of those who did not respond the first time. After receiving the mail again, 29.0 percent and 26.8 percent of the original nonresponders returned contact update Cards, respectively, even for those who did not receive the reward. Secondly, receiving a monetary reward greatly stimulated people to reply to contact update mails. Additionally, receiving a \$20 reward was more effective than receiving a \$10 reward. The implication is that a monetary incentive is an effective tool for increasing responses.

McGonagle, Katherine A., Robert F. Schoeni, Narayan Sastry, and Vicki A. Freedman. “The Panel Study of Income Dynamics: Overview, Recent Innovations, and Potential for Life Course Research.” *Longitudinal and Life Course Studies* 3, no. 2 (2012). <https://doi.org/10.14301/llcs.v3i2.188>.

For over 40 years, the Panel Study of Income Dynamics (PSID) has been one of the longest running studies of households and persons in households in the U.S. The impact of this study has

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been instrumental in understanding what connections exist between socioeconomic status as well as health over the course of multiple generations. In 2009, a survey was collected to identify the number of family units (8,690) that had a married or cohabitating male/female head of household (13,410). The study revealed that there were 23,102 individual family members (including heads/wives) taking part in the study. Further, it was divided by age. There were 7,511 participants aged 18 and under; 7,396 aged 19-39; 5,678 aged 40-59, and 2,517 aged 60 or older. It was also determined in 2009 that 13,041 persons had been interviewed in at least five waves of the study, and 5,876 persons had participated in every wave since the PSID study inception in 1968. As children born into the PSID families transitioned into adulthood, researchers are able to analyze how influences from previous generations affect the decisions children make. This paper provided insights on the effects of the most recent recession on the young adults of the PSID families, how said young adults moved in and out of long term relationships, as well as other topics such as financial savings, wealth accumulation, changes in the neighborhoods PSID families had been living in, and how these changes compared across the country. The paper suggested that valuable information will continue to be gained as the change in generational leadership takes place – one generation ages and passes away as another generation becomes more prevalent and bears children of their own. Thus, the PSID is an important source of data.

Mjahed, Lama Bou. 2018. “Toward Sustainable Travel Behavior and Activity Engagement: Connected Users, Technology Engagement and Cohort Effects.” PhD dissertation, Northwestern University.

Mjahed sought to better understand young adults’ travel behavior, decision-making, and unidentified patterns. To do this, Mjahed applied lenses of generational transition and the impact of technology engagement to understand how the millennial generation does and will travel and commute differently than previous generations, and the resulting implications for the future of travel. An important note on this research is that the researcher highlighted several gaps and limitations in the existing literature, indicating that it is still in its infancy and future implications are unclear. Mjahed applied a human life-stage approach, exploring childhood experience, transition to adulthood, adulthood, and the future to understand travel behavior. This study implemented surveys and focus groups, as well as PSID-TA data, comparing samples of young adults aged 17-21 in 2005 (“old” millennials) to those aged 17-21 in 2015 (“young” millennials). The survey and focus group responses were both qualitative and quantitative, producing output such as 43 percent of young millennials and 34 percent of older millennials strongly agreed that impact of technology engagement was an integral part of their school experience, compared to 17 percent of Gen-Xers and 3 percent of Baby Boomers, proving that the millennials are indeed digital natives. Another highlighted data point of this study was that while more than 50 percent of Gen-Xers and Baby Boomers are reliant on their smartphone for travel, 80 percent of young millennials and 75 percent of older millennials use technology for travel. Key findings of this study included strong correlation of childhood technology experience with pro-environmental

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attitudes, less car-dependency, more technological engagement, and more interest in innovative solutions. This research contributes to the topics of technology and generational changes, shaping an initial framework upon which future travel behavior researchers may build. Results suggest that as technology and travel continue to intersect, this generation's travel behavior will become a key indicator of future population travel demand and trends.

Ng, Irene YueHoong, Xiaoyi Shen, Helen Simn, Rosemary C. Sarri, Elizabeth Stoffregen, and Jeffrey J. Shook. 2011. "Incarcerating Juveniles in Adult Prisons as a Factor in Depression."

***Criminal Behavior and Mental Health*, 21(1); 21-34. <https://dx.doi.org/10.1002%2Fcbm.783>**

Ng et al studied four groups of youths: (1) those incarcerated for serious offenses in adult facilities, (2) those imprisoned for serious crimes in juvenile facilities, (3) those incarcerated for less serious offences, and (4) non-incarcerated or non-offending youths. Their investigation focused on whether depression in later life is more or less likely when placed in an adult prison as a youth. This study focused on child development, health, disability, mortality, intergenerational influences and transfers, poverty, racial-ethnic differences, transition to adulthood, and wellbeing. Researchers utilized the PSID to sample data from 2240 youth who were charged as adults for crimes committed prior to age 17, sentenced as juveniles, and incarcerated among eight prisons in Michigan between 1985 and 2004 to complete a records-based comparison that studied the levels of depression found in youth in adult or juvenile prisons, while recognizing that offense type, family socio-economic level, family history of incarceration and demographics allowed for varying results. Researchers found that the youth that were placed in adult prisons, as well as youth who committed more serious crimes, were considerably more likely to be depressed than their cohorts in juvenile facilities. This study investigated the life course changes occurring for youth as they navigated their journey to adulthood while imprisoned, as well as generational effects in imprisonment factors.

Patrick, Megan E., Patrick Wightman, Robert F. Schoeni, and John E. Schulenberg. 2012.

"Socioeconomic Status and Substance Use Among Young Adults: A Comparison Across Constructs and Drugs." *Journal of Studies on Alcohol and Drugs* 73(5): 772–82.

<https://doi.org/10.15288/jsad.2012.73.772>

Researchers studied the relationship between socioeconomic status (SES) and substance use, specifically cigarettes, alcohol, and marijuana. PSID and TA were used to compare three measures of SES—household income, wealth, and parental education—to substance use among a sample of 1,203 young adults (ages 18-23). Results indicated that cigarettes were most prevalent for young adults with lower SES (26.7% of low income young adults compared to 16.5% of high income), and alcohol (28.8% high income; 8.8% low income) and marijuana (39.1% high income; 19.3% low income) were associated with higher SES. These findings have implications for policy and program decisions about how to teach adolescents about substance use, specifically how to tailor information to certain age groups and school systems.

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Roberson, Patricia N. E., Jerika Norona, Jennifer Bishop, and Deborah Welsh. 2017. “The Influence of Relationship Stability Patterns in Emerging Adulthood on Chronic Illness and Health Behaviors.” *Global Journal of Human-Social Science: H Interdisciplinary* 17(7). <https://doi.org/10.1177/2167696816662118>

This study examined the role that relationship status had on mental and physical health outcomes among youth and young adults. Investigating relationship stability as a factor that contributed to the well-being of an individual is a question among researchers, the study had a sample size of 694 participants age 17 to 19 from the Transition to Adulthood Supplement of the Panel Study of Income Dynamics. The data were analyzed using linear regression models paying attention to the mental health measure and relationship status over a period of time, along with several other factors. The study found that emerging adults that were transitioning out of a commitment were the least healthy out of the group ($B = 2.34$, $SE = 1.05$, $p < .05$), especially when compared to the stable single group as a reference. This study is important because it highlights the impact of relationship status and relationship change on individuals during periods of transition in the life cycle. Understanding those implications can help better address issues that may occur during emerging adulthood. Keywords: chronic illness, health level, transition to adulthood, emerging adulthood, mental health, relationship status.

Roberson, Patricia N. E., Jerika C. Norona, Jennifer Zorotovich, and Zachary Dirnberger. 2016. “Developmental Trajectories and Health Outcomes Among Emerging Adult Women and Men.” *Emerging Adulthood* 5(2): 128–42. <https://doi.org/10.1177/2167696816662118>

This study explored multiple role trajectories that men and women traverse through their transition into adulthood. This study also examined the mental and physical health through these trajectories. This publication discussed the transitions into adulthood, both physical and mental health, the life-course development of individuals, relationships, parenting, work, and education. The researchers analyzed data from the PSID-TA, with a sample of emerging adults who were 18 to 25 years old in from 2005 to 2011 ($n = 2,164$). The data were longitudinal and cross-sectional. Second-order latent class analysis was used to determine the role trajectories. This study revealed that men and women had three main trajectories. For emerging adult women, these trajectories were: (1) work and school to some family formation (56.2 percent of women), (2) school to family formation (11.5 percent of women), and (3) some school to early family formation (32.3 percent of women). For emerging adult men, the trajectories were: (1) work and early family formation (9.4 percent of men), (2) school to family formation (32.1 percent of men), and (3) school to work (58.5 percent of men). The mental and physical health outcomes of these trajectories were: Women who transitioned from some school to early family formation were more psychologically distressed than those who transitioned from work and school to some family formation. However, men who transitioned from school to family formation trajectory experienced less psychological distress over time than other trajectories. This publication addresses life course development through the various transitions into adulthood.

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Schoeni, Robert F. and Karen E. Ross. 2005. "Material Assistance from Families during the Transition to Adulthood." In *On the Frontier of Adulthood: Theory, Research, and Public Policy*, edited by Richard Settersten, Jr., Frank F. Furstenberg, Jr., and Ruben G. Rumbart, 396-416. Chicago: University of Chicago Press.

This chapter highlighted the nature and timing of major transitional stages into adulthood and how these life changes affected youth. The focus was on how, and to what extent, parents' income, educational levels, and direct material support impacted children's success throughout critical developmental periods. Older research shows that status attainment data from the 1960s and 1970s informed social stratification analysis and attainment of social class cross-generationally. This study sought to investigate these trends among contemporary cohorts of young people. This particular study investigates answers to the research question: Do life course events - such as marriage, homebuying, or schooling - explain observed age patterns? Sociodemographic trends indicated that families were assisting their young adult offspring longer, thus delaying transitions into adulthood. This chapter studied the amount of assistance young adults received as they emerge into adulthood, and how economic factors and support patterns impact transitions. This study used the 1988 PSID, special supplements regarding money transfers, 1992-93 National Postsecondary Student Aid Study (NPSAS), and 1970, 1980, and 1990 census sample (Integrated Public Use Microdata Series) of 6,661 young adults 18-34 years old, 4,848 of whom were the heads of their households or spouses by 1988. Children 10-15 years old were also included and continued to be tracked as they aged. The NPSAS included estimates of the financial and other support parents provided their college-aged children. The census provided data related to when young adults gained residential independence within the past 30 years. The PSID from 1988 was used to analyze data and report original research within this book chapter. Youth transitioning into adulthood who received help received an average of \$3,410 and 367 hours of time annually. Youth respondents in the bottom two quartiles of the study received about \$25,000 from their families between the ages of 18-34, while the top 25 percent received about \$70,965. Keywords: Family Formation & Composition; Intergenerational Influences & Transfers; Transition to Adulthood Supplement; Status Attainment Model.

Scholl, Roseanne. 2015. "Civic Engagement of Youths during Their Transition to Adulthood." In Homero Gil de Zúñiga (ed.), *New Technologies and Civic Engagement: New Agendas in Communication*. New York, NY: Routledge.

This study examined how organizations were represented online, how and what they were asking of supporters, and the overall relationship between the digitally networked supporters and these organizations. This study focused on young people in the middle of their transition into adulthood, specifically the sample was of 18-25 year olds. This age group is important because they are of legal voting age, however, are economically dependent on their family. Specifically, the study aimed to answer three research questions: Do today's young people actually live out their ideals of "engaged citizenship" during the important transition to adulthood years? Do young people continue a century-long trend toward "bowling alone?" (Putnam 2000). Is civic

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engagement associated with news use? This study referred to existing studies using the PSID-TA data as secondary reference. The study found that although many young people in this sample expressed interest in civic engagement, they were not as active as previous generations. Specially, not all spend time in these engagements such as voluntary action, but most do. Finally, this study showed that there is a negative correlation between civic engagement and news use. This study focused on technology, relationships, civic life, organizations, and generational changes through discussing the shift in public life through technology and digital media.

Schmidt, Allison M., Shelley D. Golden, Nisha C. Gottfredson, Susan T. Ennett, Allison E. Aiello, and Kurt M. Ribisl. 2019. "Psychological Health and Smoking in Young Adulthood." *Emerging Adulthood*. First published online: 2167696819858812. <https://doi.org/10.1177/2167696819858812>

The researchers used PSID data for a longitudinal study of 18-30 year-olds to investigate the impact of psychological health on smoking in young adults. Based on the transactional model of stress and coping theory, they sampled almost 2,400 subjects across 4 PSID-TA groups in a longitudinal study that comprised data from 2007, 2009, 2011, 2013, which was when the participants were 22-30 years old. An unconditional growth curve model showed that psychological health had an impact on how long and how often someone choose to smoke. Existing studies had investigated the presence of depression symptoms, and this study advanced upon prior scholarship by investigating additional factors, such as if a doctor had ever told the person they exhibited depression or anxiety. Findings indicated that people with a mental health diagnosis or experiences of distress were more likely to smoke, and consume a greater number of cigarettes. The diagnosis became more predictive of the number of cigarettes as the subject aged. Notably, the significance of the correlation suggested that a diagnosis of psychological distress could be considered a factor in predicting the variability of younger adult's likelihood to consume cigarettes, and therefore mental health support could be coupled with smoking reduction or cessation programs. As young adulthood is cited as an important time where decisions about smoking determine behavior throughout the rest of their lives, this research fits as a case of life course studies.

See, Sara G. 2016. "Parental Supervision and Adolescent Risky Behaviors." *Review of Economics of the Household*, 14(1): 185-206. <https://doi.org/10.1007/s11150-014-9254-9>

See addressed the likelihood of teenage risky behavior based on the level of parental supervision provided to both children and young teens. Her study considered smoking, alcohol, marijuana, and parental time supervision as key factors in the results. See collected time diaries from a sample of 1307 adolescents ten to twenty-one years of age, from 2002 to 2007, taken from the CDS and TA of the Panel Study of Income Dynamics (PSID). Notably, she found that children aged 10-14 years spend 3 times more time with their mothers than 19-21 year olds, and males tended to spend more time overall with their fathers than females do. In addition, more supervision from one or more higher educated parents led to less likelihood of risky behavior.

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The results of this research indicated that further studies of individual parental roles in childhood along with parental employment would likely net more deliberative outcomes. This publication stressed the importance of parental involvement across generations to reduce risky behaviors and targeted the important years in life course development when parental influence is most valued.

Sharkey, Patrick. 2012. “Temporary Integration, Resilient Inequality: Race and Neighborhood Change in the Transition to Adulthood.” *Demography*, 49(3): 889–912.

<https://doi.org/10.1007/s13524-012-0105-0>.

This article focused on the changes observed in the neighborhoods of PSID families. Analyzing data from the PSID study, Sharkey compared data to “The Project on Human Development in Chicago Neighborhoods” (PHDCN). The PHDCN sample consisted of 651 15 year olds and 612 18 year olds. The study paid specific attention to those that were 18 years old, since they were more focused on leaving home. The PSID sample consisted of 1,148 young adults ages 17-35 years old located in “high-segregation metropolitan areas.” The results indicated that many of the PSID children raised in urban areas, stayed in urban areas that had high levels of racial and socioeconomic segregation. However, when young PSID adults moved out of segregated urban areas and into neighborhoods with people of diverse races, while maintaining a similar socioeconomic, then the racial inequality lessened. Thus, diversity of neighborhoods matters.

South, Scott J., and Lei Lei. 2015. “Failures-to-Launch and Boomerang Kids: Contemporary Determinants of Leaving and Returning to the Parental Home.” *Social Forces*, 94(2): 863–90.

<https://doi.org/10.1093/sf/sov064>.

In the years before this study, there had been an increase in young people moving back home with their parents. While this societal change was evident, explanations as to why this change occurred remained scant. This paper investigated reasons why young adults are moving back in with their parents. South and Lei used prospective, longitudinal data collected from the PSID-TA and a life course perspective to figure out why; the data was drawn from 1,521 participants spanning from 2005-2011. Many events can occur in a person’s life that can require a person to make the decision to move back home, but it usually is not one singular reason typically this decision is multifaceted. South and Lei identified concurrent life-course transitions, socioeconomic resources, parental family and household characteristics, family connectivity, and temporal and geographic context as major influences on when young adults move out or move back in. Notably, the study found that young adults who were financially independent of their parents, and were expected to provide for their day-to-day living, were more likely to leave home, with only 18 percent reporting that they moved back home. Additionally, young adults were 61 percent less likely to move back home if there was a stepparent present in the house, and especially if there were other adult siblings living at home. This study is relevant for the topic of life course development.

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Stafford, Frank, Ngina Chiteji. 2012. “Shaping Health Behavior across Generations: Evidence from Time Use data in the Panel Study of Income Dynamics and its Supplements.” *Annals of Economics and Statistics*.

Stafford and colleagues first analyzed the existing studies and concluded that parents' investment in their children's health in childhood benefited their children for a lifetime. For example, the utility of offspring depended in part on health. Because getting sick is a disutility. It is also because good health enables people to work better and earn more money (Grossman 1972a, 1972b, 2000). From a psychological perspective, parents can promote their children's health by encouraging good habit formation (Webley and Nyhus 2006). Many studies had found that physical activity developed early in life tended to persist (Anderssen, Wold and Torsheim 2006, Berenson et al 1989). With this background, Stafford and Chiteji analyzed time diary data from the Child Development Supplement (CDS) of the Panel Study of Income Dynamics (PSID). In 1997, they sampled 3,563 children under the age of 12. They analyze these data to test whether parents exercising with their kids daily early in life made the kids more likely to exercise once grown up and transition to adulthood. The results showed that parents engaging heavily in physical activity with their children early in life did result in their children spending more time exercising as they grew older. Children whose parents played sports with them played for nearly twice as much time as those whose parents never played sports with them. This effect persisted five years later. Children whose parents played sports with them 5 years ago spent almost 1 hour engaging in physical activities, while those whose parents never played sports with them only spent 42 minutes in physical activities. This effect continued into young adulthood.

Vandewater, Elizabeth A., Seoung E. Park, Felicia R. Carey, and Anna V. Wilkinson. 2014. “Intergenerational Transfer of Smoking Across Three Generations and Forty-Five Years.” *Nicotine & Tobacco Research*, 16(1): 11–17. <https://doi.org/10.1093/ntr/ntt112>

Vandewater, Park, Carey, and Wilkerson studied smoking habits across three generations. Plenty of data and research had been collected on the intergenerational transmission of tobacco use, but there was limited information on habit transmission from grandparents to grandchildren. To investigate this, the researchers employed data that were representative of the U.S. population and extended over a 40-year period. Drawn from the Panel Study of Income Dynamics, and the Child Development Supplement along with Transition to Adulthood surveys, a majority of the 803 participants came from TA 2011, when the respondents were 18 to 28 years old. Findings indicated that there was no significant direct relationship with the smoking habit of grandparent and grandchild. The relationship between a parent's tobacco usage and their children's usage has a much stronger connection. Notably, the researchers found that a child's mother being an active smoker made more of an impact on a child's tobacco usage, as compared to the influence from a father who identified as an active smoker. The topic of this article was generational changes; keywords are health, disability and mortality, intergenerational influences and transfers, and transition to adulthood supplement.

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Vaughn, Cody. 2019. "Essays on Child Well-Being and the Social Safety Net." Doctoral Dissertation, University of Kentucky.

Over the course of three chapters, Vaughn explored the effects of two government social-service programs, the Temporary Assistance for Needy Families (TANF) program and the Supplement Nutrition Assistance Program (SNAP), and their effects specifically on the child beneficiaries. For the first essay, Vaughn analyzed the long-term effects of the TANF program on educational attainment, beginning in 1996 when the program was first implemented. Utilizing two strains of the PSID, the Child Development and Transition to Adulthood supplements, Vaughn referred to data from these existing studies (among others) for secondary references while using a sample of 3,563 participants ranging from ages 0 to 28.. Results from participants of the TANF program revealed increased reading abilities, which translate to increased educational attainment in the future. Additionally, the data revealed more children were born into stable family dynamics of two parents; therefore one can surmise that the welfare reform created by the TANF program does improve educational outcomes for children. For the second essay, Vaughn utilized PSID data from the Child Development supplement to determine the effects of welfare reform on child health outcomes. Results from this analysis indicated that while healthcare reform did increase the overall wellbeing for child recipients, this resulted in an ultimate decline in healthcare utilization. With children becoming healthier, less affluent families are not as willing to utilize healthcare resources. Finally, the third chapter analyzed the effects of SNAP on child beneficiaries specifically in the arena of diet and nutrition. For this particular essay, Vaughn utilized data from the Food Acquisition and Purchase Survey and other existing studies as secondary references. Results from this survey revealed that because SNAP does not account for the nutrition necessary for developing children nor the variation in retail prices, there was insignificant data to prove that SNAP purchasing power (the dollar amount of benefits received per family) affects food insecurity rates for recipients. This particular collection is vital in the discussion of generational changes, as it reveals the importance of government funded programs such as TANF and SNAP. It also reveals the changes that are necessary for these programs to cater to the needs of children experiencing poverty or limited socioeconomic advantages.

Keywords: TANF, SNAP, safety net, program evaluation, poverty, welfare.

Wightman, Patrick, Robert F. Schoeni, Megan E. Patrick, and John E. Schulenberg. 2017.

"Transitioning to adulthood in the wake of the great recession context and consequences." In

Ingrid Schoon and John Bynner, *Young People's Development and the Great Recession: Uncertain Transitions and Precarious Futures*. Cambridge University Press, pp. 235-268.

Wightman and colleagues sought to build on existing research illustrating the slowing transition to adulthood and explore how the Great Recession (2007-2009) further impacted this trend. This study was approached via a framework of young adults' financial relationships with their families, including the need for financial support and the parents' ability to offer it. The researchers utilized Monitoring the Future Data (n=15,000, 19-24 year olds), along with PSID-TA data (n=5,000, 18-29 year olds). Methodology included a multivariate regression

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framework to compare data points such as demographics and educational attainment against unemployment, salary detail and housing wealth. The researchers applied an additional layer of analysis – family response via financial support to the young adults negatively impacted during the Great Recession. Results of this study were inconclusive: while data did show that young adults were significantly affected by the recession, family assistance followed the same pattern as long-term trends – families responded as needed, but the overall trend fell. With this inconclusiveness, this topic remains important for future research in the areas of generational changes and life course development. Considering the researchers note that economically supporting children into young adulthood has increased over the past three decades, much remains to be understood as this generational transition continues and the Baby Boomer parents may no longer be able to offer support to their children.

Wightman, Patrick, and Sheldon Danziger. 2014. “Multi-Generational Income Disadvantage and the Educational Attainment of Young Adults.” *Research in Social Stratification and Mobility* 35: 53–69. <https://doi.org/10.1016/j.rssm.2013.09.004>

Wightman and Danziger used PSID, CDS, and TA data to conduct an intergenerational study connecting parental SES during young adulthood to child educational attainment. The study included 1,351 TA respondents spanning three generations of young adult-parent pairs that include household income data for adolescence (ages 14-16). They identified three intergenerational SES trajectories: persistently disadvantaged, downwardly mobile, upwardly mobile, and stable. Of families studied, 53.6 percent were classified as stable, 21.1 percent upwardly mobile, 17.0 percent persistently disadvantaged, and 8.2 percent downwardly mobile. High school graduation rates for the third generation were the following: 61.6 percent of young adults in persistently disadvantaged homes, 74.9 percent in downwardly mobile, 76.9 percent in upwardly mobile, and 90.7 percent in stable. Results indicated a recognition of the importance of education from parents who have experienced the middle or upper quartile at some point in their life, which is extremely prevalent in the high school graduation rates experienced by young adults in persistently disadvantaged (two generation LI) and downwardly mobile (single generation LI) households.

Wisk, Lauren E, and Elissa R. Weitzman. 2016. “Substance Use Patterns Through Early Adulthood: Results for Youth With and Without Chronic Conditions.” *American Journal of Preventive Medicine* 51(1): 33-45. <https://doi.org/10.1016/j.amepre.2016.01.029>

This study examined the short and long term effects of substance abuse during adolescence and emerging adulthood. In particular, the study examined substance abuse among youth that suffer from chronic medical conditions. This study used longitudinal data from the Panel Study of Income Dynamics, in particular, the Child Development and Transition to Adulthood Supplements. A sample size of 2,719 participants age 12 to 26 year old were used in this study. The data were analyzed using chi-square and Kruskal-Wallis tests to find sample characteristics between youth without chronic illness and those with some condition. The results of the study

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found that chronically ill children were substantially more likely to try substances and eventually engage in heavy substance abuse. The phase of emerging adulthood was a period of peak risk for chronically ill youth. For example, 7.9 percent of chronically ill youth were likely to binge drink, as compared to only 2.1 percent of healthy adolescence. This study is related to life course development and helps clarify how chronic illnesses can affect substance abuse at various stages of life, particularly during the transition to adulthood. Keywords: Substance abuse, chronic illness, alcohol, cigarettes, marijuana, teenagers, adolescence.

Wisk, Lauren E., and Elissa R. Weitzman. 2017. “Expectancy and Achievement Gaps in Educational Attainment and Subsequent Adverse Health Effects Among Adolescents With and Without Chronic Medical Conditions.” *Journal of Adolescent Health*, 61(4): 461–70. <https://doi.org/10.1016/j.jadohealth.2017.04.006>

Wisk and Weitzman examined the relationship between youth with chronic medical conditions (YCMCs) and their educational ambitions and attainment under the expectation that because chronic illnesses create added barriers to achieving one’s educational goals, those with existing conditions are less likely to succeed compared to their healthy peers. While a plethora of studies investigated the correlation between poverty and negative educational outcomes, little research had been conducted regarding the negative effects of chronic conditions on adolescents and their education. For their research methods, Wisk and Weitzman utilized a regression model to assess a sample of 3,518 youth ages 0 to 28 who participated in the PSID between 1997-2013 (using the PSID for a primary resource while publishing original research in the study). These youth were evaluated both quantitatively based on the number of individuals diagnosed with a chronic condition as well as qualitatively based on participant responses regarding educational aspirations and accolades. In this multivariate model, the dependent variables consisted of educational outcomes and the participant’s health to determine their effect on the independent variable: chronic illness. The final results revealed that YCMC are 24 percent less likely to attend college, as well as 39 percent less likely to earn a bachelor’s degree, confirming the negative educational outcomes for youth diagnosed with chronic health conditions. As health and education are important factors in a child’s development, this study poses important implications for considering the socioeconomic factors in a child experiencing health problems. Additionally, because the rates of children contracting chronic conditions such as diabetes and asthma are on the rise, this could affect the education rates for future generations as well as the overall dependence on healthcare services.

Xiao, Jing Jian, Chatterjee, Swarn, and Kim, Jinhee. 2014. “Factors Associated with Financial Independence of Young Adults. *International Journal of Consumer Studies*, 38(4): 394-403. <https://doi.org/10.1111/ijcs.12106>

This study focused on the perception of youth financial independence from parental support. It studied what constitutes young people ages 18-23 to feel financially independent from their guardians. The study drew on the information of 1,432 young adults aged 18-25 gathered from

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the Transition to Adulthood (TA) supplement of the Panel Study of Income Dynamics (PSID). Specifically, this study found that the peak age of full financial independence is in the range of 25-26. The study found that most young adults between the ages of 18-23 scored a 4 out of a 5-point scale of financial dependence, meaning that many were still transitioning from financial dependence to independence. Work and educational attainment were identified as strong indicators of financial independence, as a young adult who was working and graduated college perceived themselves as 3.57 times more financially independent than a young adult who was unemployed and without a college degree. Changes in a young person's life, such as becoming employed or gaining an education, can shift that person's financial dependence from their parents, stressing that this information is relevant to life course development and transitioning young adults to full financial independence. Keywords of this article included educational attainment, financial behavior, financial education, financial independence, self-efficacy, and young adults.

York, Chance. 2016. "Heavy Childhood Television Use Persists into Young Adulthood and Is Associated with Increased BMI." *Obesity*, 24(4): 924–28. <https://doi.org/10.1002/oby.21453>.

York analyzed data from two separate surveys from the Panel Study of Income Dynamics (PSID), to identify whether television use affected BMI. Two points of time were investigated: BMI when the survey interviews were first conducted and long-term, lasting effects. Data were drawn from 1,421 children (and their families) between the ages of 4 and 12 years old in 1997, and then the same group of kids when 18 to 26 years old in 2011. York identified that heavy TV viewers in childhood continued to display heavy TV usage as young adults, which affected BMI as a result. This type of television usage grew from a TV habit formulated in the development years and raised the propensity of having both indirect and direct effects on BMI. Additionally, York found that TV continued to remain an independent predictor of BMI in young adulthood. This article addressed the subject of life course development, and the keywords were child development supplement, health, disability and mortality, time use, home production, and transition to adulthood supplement.

York, Chance, and Rosanne M. Scholl. 2015. "Youth Antecedents to News Media Consumption." *Journalism & Mass Communication Quarterly*, 92(3): 681–99. <https://doi.org/10.1177/1077699015588191>.

York and Scholl identified whether a parent reading the newspaper and engaging in family discussions had an effect on their children's news engagement. This study analyzed data from the Panel Study of Income Dynamics (PSID). The data are a 2003 PSID interview information concerning parent demographic characteristics, a 2002 CDS information about youth media use variables, and information collected about demographic and news use from a 2009 TA study. York and Scholl theorized that parents engaging in news discussions and reading the news would cultivate an increased children's news use. However, their findings did not support this

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hypothesis. First, they found that only a small percentage of children 11-18 actually participated in news consumption. For those who became engaged in news consumption early in the life course, their news use continued into adulthood. Additionally, parents reading the newspaper made a bigger impact on their children's long term news usage than does news discussion. This article addressed the topics of life course development and generational changes. Keywords are children and media, newspaper use, political socialization, panel data, and citizenship.

Zhang, Qun, and Hyungsoo Kim. 2019. "American Young Adults' Debt and Psychological Distress." *Journal of Family and Economic Issues*, 40(1): 22–35.

<https://doi.org/10.1007/s10834-018-9605-4>.

Zhang and Kim investigated a longitudinal data set to examine stress levels of 18-28-year-old children of PSID subjects, specifically investigating student and credit card debt. The sample included 2,570 individuals who were studied across 7,125 observations, spanning the five waves of PSID data from 2005-2013. Using four different models, the quantitative data segmented the subjects across age, race, gender, marital status, education, work status, income, and net worth. The study concluded that those students who have debt have negative psychological impacts, and that could be assessed by the increments the subjects owed. For each additional \$1000 in outstanding debt, young people had a 0.08 increase in their stress level. Additionally, student debt was shown to be particularly stressful (increasing the stress level score by 0.032) to those who had not graduated or were unemployed. Credit card debt was twice as stressful as student debt. Zhang et al suggested this may be because students were accumulating higher interest credit card debt on top of student loans, using cards to pay for necessities while they were students. They evaluated the effect of parental assistance on stress levels and found a positive effect. This article might be used to address generational changes as debt accumulation, particularly student debts, has changed significantly between Baby Boomers and the Gen Z and Millennials analyzed in this study. Additionally, this article could support the impact of networks that youths have available to them (e.g. parental support) when fundraising in college,.

