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From the housing crisis to high debt, from stagnating incomes to high unemployment, the Great Recession has touched most aspects of many people’s lives. College graduates, a highly educated group often insulated from the worst of economic challenges, have not been spared. Their unemployment rate reached 9.1 percent in 2010—the highest annual rate on record for college graduates aged 20 to 24 (Project on Student Debt, 2011). These economic challenges have been compounded by high student-loan debt: Student borrowing has risen to $100 billion annually, more than doubling after inflation over the past decade, surpassing national credit card debt and contributing to a total US student-loan debt approaching one trillion dollars (Cauchon, 2011).

In this study, we explore how recent college graduates have navigated transitions into adult roles in this time of economic crisis. While these transitions are often rife with difficulties, college graduates today are facing unique obstacles in cutting a path toward independence and economic self-reliance.

These challenges are worthy of note, as early transitions tend to shape long-term trajectories, giving initial outcomes lifelong consequences. In his pioneering study of children born in the 1920s (i.e., shortly before or during the Great Depression), Glen Elder documented the profound effects that early experiences of economic hardships can have on human development, not only in the formative years but also throughout life (Elder, 1974).

Although as a whole, college graduates in today’s economic environment may be expected to struggle, an important question is whether some are having smoother transitions than others. Do traditionally disadvantaged groups of students (racial/ethnic minorities and students from less-advantaged family backgrounds) face more difficult transitions? And do college experiences and demonstrated generic collegiate competencies have any relationship to life after graduation?

We explored these questions by following 925 graduates who were originally part of the cohort profiled in Academically Adrift: Limited Learning on College Campuses (2011) on their journey after college. It is important to note that our sample represents “on-time” college graduates—students who entered four-year institutions in the fall of 2005 and completed their degrees by the spring of 2011. Indeed, 86 percent of the sample graduated in 2009—i.e., within four years of college entry. So in the spring of 2011, when we surveyed them, two years had passed since college graduation for most respondents.

Presented trends are thus not representative of college graduates in general—as many do not graduate “on time” from the four-year colleges in which they initially enrolled as freshmen. Instead, we probably underestimate the extent of the difficulties experienced by recent graduates in general.

Transitioning to the Labor Market and Graduate School

Approximately two years after college graduation, only slightly over half of the graduates were working full-time, and those fortunate enough to be in this position were earning on average $34,900. Another third of the respondents were enrolled in graduate school full-time. The reasons for continued school enrollment are diverse and likely include some of the difficulties in finding satisfactory employment opportunities after completing college.

Among respondents who were not enrolled in graduate school full time, 7 percent reported being unemployed—i.e., they were not working and actively looking for work. This is slightly lower than the previously reported national average (9.1 percent), as would be expected given that the sample includes particularly successful students, ones who graduated “on time” from four-year institutions where they initially enrolled.

Demographic Predictors

But not all graduates faced equal challenges in their transition to the labor market. Among college graduates who were not enrolled in graduate school full time, men had a slightly harder time finding employment than women—8 percent of men and 6 percent of women were unemployed.

Moreover, graduates from racial/ethnic minority groups were much less likely to find work. In particular, the Hispanic graduates in our sample were struggling—12.5 percent of Hispanic graduates, compared to 6.1 percent of white graduates, reported being unemployed. African-American and Asian graduates fared only slightly better—9.5 percent of African-American and 10.2 percent of Asian graduates reported being unemployed. These gender and racial/ethnic differences do not reach the conventional levels of statistical significance due to small sample sizes and, consequently, large standard errors. However, the magnitude of the white/non-white differences is worthy of note. If early transitions are indeed indicative of subsequent labor-market trajectories, these patterns may be harbingers of inequality in labor-market opportunities in the years to come.

While these transitions are often rife with difficulties, college graduates today are facing unique obstacles in cutting a path toward independence and economic self-reliance.
Academic Predictors

The likelihood of unemployment is not only related to graduates’ social background characteristics but also to their academic engagement and growth during college and their demonstrated generic collegiate competencies. We considered two different indicators: student performance on the Collegiate Learning Assessment (CLA) at the end of their senior year and their academic engagement/growth during college.

The CLA is an objective measure of graduates’ critical thinking, complex reasoning, and writing. Although the test has multiple components, we focus on the performance task (for more information on the CLA, including the performance task, see www.collegiatelearningassessment.org/). Academic engagement/growth is a summary measure based on 1) students’ demonstrated growth on the CLA from the freshman to the senior year in college, 2) the number of courses taken during college requiring more than 20 pages of writing over the course of the semester and more than 40 pages of reading per week, and 3) hours studied. (For further information on these variables, see Arum, Cho, Kim, & Roksa, 2012.)

Graduates who were highly academically engaged and demonstrated growth on the CLA task were slightly less likely to be unemployed than those who exhibited low levels of academic engagement/growth (although this difference was not statistically significant). The association with the absolute level of performance on the CLA was much more dramatic: Graduates who scored in the bottom quintile of the CLA were three times more likely to be unemployed than those who scored in the top quintile (9.6 percent compared to 3.1 percent). While these results are only descriptive, they indicate that graduates’ academic experiences and performance on a measure of critical thinking, complex reasoning, and writing correlate with subsequent labor-market transitions, a finding that deserves more attention in future research.

Graduates’ academic experiences and performance on a measure of critical thinking, complex reasoning, and writing correlate with subsequent labor-market transitions.

Accumulating Debt

College Debt

Challenging labor-market transitions are compounded by the high debt loads of many college graduates. In our sample, almost two thirds of graduates said that they had borrowed to pay for college, for an average debt load of $27,200. This is close to other estimates: the Project on Student Debt (2010), for example, reported that college seniors who graduated in 2009 carried an average of $24,000 in student-loan debt. Moreover, in our sample, 15 percent of graduates with college debt owed $50,000 or more. Debt has thus become a part of the American higher education landscape: Most students have to resort to borrowing to finance their education, at times incurring formidable debt loads.

Our data reveal some variation in who borrowed, however. Men were less likely to borrow than women (58 percent compared to 68 percent). So too were graduates whose parents had completed graduate/professional degrees: Only 52 percent of graduates from highly educated families borrowed, compared to 75 percent of graduates whose parents had no college experience. African-American graduates were substantially more likely to incur college debt than their white peers were (74 percent compared to 64 percent).

But there were virtually no differences in the average amount of debt owed by graduates from different gender, racial/ethnic, and family backgrounds. And interestingly, there were no differences in either the likelihood of having college debt or the amount of debt incurred among graduates who exhibited various levels of academic engagement/growth or CLA performance.

Credit Card Debt

Differences in credit card debt were much more pronounced than the ones in college-loan debt. In our sample, 46 percent of college graduates had credit card debt, owing on average $1,900. However, beneath that average was significant variation.

African-American and Hispanic graduates were much more likely to have credit card debt than their white peers: 42 percent of white graduates had such debt, compared to 57 percent of African-American and 59 percent of Hispanic graduates. Hispanic graduates also carried higher balances on their credit cards, owing on average $2,800 compared to less than $1,800 for white graduates.

Parental education also played a prominent role in whether and how much credit card debt graduates incurred. Graduates from families whose parents had professional or graduate degrees were much less likely to have such debt than graduates whose parents had no college experience (40 percent compared to 54 percent). Moreover, graduates from highly educated families also had much lower credit-card balances than graduates whose parents had no college experience ($1,500 compared to $2,400).
Variations in who has accumulated credit card debt do not stop with graduates’ socio-demographic characteristics. Graduates with different academic experiences during college relied differentially on credit cards. Graduates who performed in the top quintile of the CLA distribution at the end of college were less likely to have credit card debt than those who were in the bottom quintile (37 percent vs. 51 percent). We observed similar gaps for graduates with varying levels of academic engagement and growth: Those who exhibited high levels during college were less likely to have credit card debt than graduates who exhibited low levels (38 percent vs. 56 percent). But there were no statistically significant differences in the amounts owed by students with various levels of academic engagement and growth or CLA performance.

Relying on the Family

Given that college graduates were facing difficult transitions to the labor market and were carrying student loan and credit card debt, it is not surprising that most of them depended heavily on their families for financial assistance. Almost three quarters of the graduates reported that they had received financial support from parents or other adult relatives during the past 12 months.

On average, families provided graduates with $5,100 over the course of the year. However, not all were equally able to help their offspring. Graduates whose parents did not attend college were least likely to receive assistance: 63 percent of these graduates received financial assistance from parents compared to 73 percent to 76 percent of graduates from families in which parents had completed some college, bachelor’s degrees, or graduate/professional degrees. Similarly, African-American graduates were less likely to receive financial assistance from their families than white graduates were (66 percent, as compared to 75 percent).

While less-advantaged families may not have financial resources to assist their offspring, they may be able to provide crucial in-kind assistance, such as a place to live. Twenty-four percent of college graduates lived with their families in the spring of 2011 (for most of them, this was about two years after college graduation). African-American, Hispanic, and Asian graduates were more likely to live with their families than white graduates (35 percent, 44 percent, 33 percent, and 19 percent, respectively). Similarly, graduates whose parents had no college experience were more likely to be living at home than graduates whose parents had graduate or professional degrees (26 percent vs. 18 percent).

Interestingly, graduates whose parents had some college education were most likely living at home: 36 percent of them reported living at home approximately two years after college graduation. Parents in these circumstances may have better living conditions than parents without any college experience, facilitating support of their children in this important way.

These patterns highlight the crucial role that families play in the lives of young adults today. Extensive reliance on individual families and variations in families’ abilities to assist their children raise important questions about inequalities in the transition to adulthood (see Settersten and Ray, 2010).

Interestingly, whether graduates are living at home is strongly related not just to their demographic and socioeconomic characteristics but also to their levels of critical thinking, complex reasoning, and writing at the end of college, as measured by the CLA. Graduates who scored in the bottom quintile of the CLA distribution in their senior year were twice as likely to be living at home as graduates who scored in the top quintile (35 percent vs. 18 percent). Graduates in the middle of the CLA distribution were between these two categories: 23 percent of them were living at home at this point.

Differences among graduates who exhibited various levels of academic engagement and growth were not as stark or statistically significant, but they followed the same pattern. Twenty-seven percent of graduates who exhibited low levels of academic engagement and growth during college were living with their families, compared to only 18 percent of graduates who exhibited high levels. These patterns, together with earlier findings regarding unemployment, raise important questions about the relationship of college experiences to subsequent life transitions. Additional research to explore these relationships would be invaluable in elucidating these relationships.

Finding a Romantic Partner

Considering that a quarter of the graduates in our sample were living at home approximately two years after college graduation and that most of them depended on their families for financial assistance, it is not surprising that a high proportion of them (83 percent) were not married or cohabitating. Interestingly, among the 17 percent who had made this transition, 42 percent had married or were cohabitating with someone from their college. As earlier research has suggested, marital homogamy rates are high, and college graduates are not only marrying other highly educated individuals but...
broadly, but often finding partners at their own or similar institutions (Arum, Roksa, & Budig, 2008).

Although the overall proportion of married or cohabitating graduates is not high, within that group we still observed variation. One of the most pronounced differences was between men and women. Women were more likely to be married or cohabitating approximately two years after college graduation than men (19 percent, as compared to 12 percent). However, among college graduates who were married or cohabitating, men were substantially more likely to marry or cohabit with a former classmate (61 percent vs. 37 percent).

These findings may reflect the disproportionate distribution of males and females on college campuses today. Women are more likely to enter as well as persist in higher education; they accounted for more than half of first-time freshmen in degree-granting institutions and 57 percent of college graduates in the 2008–2009 academic year (National Center for Education Statistics, 2010). What is often described as a shortage of men on many campuses today may thus contribute to the sorting of students into romantic relationships.

While there were no differences in the likelihood of marriage or cohabitation among graduates from different family backgrounds, we observed notable variation by race: White graduates were twice as likely to be married or cohabitating as African-American graduates were (18 percent vs. 9 percent). Moreover, a quarter of Hispanic graduates were married or cohabitating approximately two years after college graduation.

In addition to socio-demographic attributes, graduates’ academic experiences and CLA performance were related to their likelihood of being married or cohabitating and of their doing so with a partner from college. Graduates who scored in the top quintile of the CLA in their senior year of college were much more likely to be married or cohabitating approximately two years after graduation than those who scored in the bottom quintile (19 percent, as compared to 11 percent). The two groups differed in their likelihood not only of being married or cohabitating but of having met their spouse.

Colleges serve as sorting mechanisms, with respect not only to educational and labor market outcomes but in how they match individuals with similar levels of academic engagement and performance.
or partner in college. More than half the graduates in the top quintile of the CLA distribution who were married or cohabitating met their spouses or partners in college, compared to only a quarter of graduates who were in the bottom quintile of the CLA distribution.

And graduates’ overall academic engagement and growth during college was also related to whether they married or cohabitated with a classmate: 56 percent of graduates who exhibited high academic engagement/growth during college married or cohabitated with a partner from college, compared to 14 percent of graduates who exhibited low academic engagement/growth. These patterns may reflect ways in which colleges serve as sorting mechanisms, with respect not only to educational and labor market outcomes but in how they match individuals with similar levels of academic engagement and performance.

**Political and Civic Awareness**

Education serves multiple purposes. Although one of them—preparing students for the labor market—has been receiving much attention in policy circles, schools are also expected to prepare citizens for participation in a democratic society (Labaree, 1997). To provide a glimpse into that preparation, we asked our college graduates how often they read a newspaper either in print or on-line, as well as how often they discussed politics and public affairs. For the purposes of this discussion, we divide graduates into two categories and report the proportion who were engaging in these activities more than monthly and the proportion who engaged in these activities only monthly or never.

The lack of awareness of current events among our sample of college graduates was startling. Thirty-two percent of graduates said that they read a newspaper only monthly or never, while 39 percent of them reported discussing politics and public affairs that infrequently. These patterns highlight another important area of stratification: the relationship between parental education and graduates’ political and civic awareness.

Notably, the extent to which graduates are interested in news, politics, and public affairs is also related to their academic experiences during college. Graduates who exhibited high levels of academic engagement and growth during college were substantially more likely to report reading the news than their peers who demonstrated low levels (81 percent, as compared to 67 percent). Similarly, graduates who exhibited high levels of academic engagement and growth were more likely to report discussing politics and public affairs than their peers who demonstrated low levels during college (72 percent vs. 53 percent).

The same pattern holds for CLA performance: Graduates who scored in the top quintile of the CLA distribution at the end of college were more likely to both read the news and discuss politics and public affairs than graduates who were in the bottom quintile. These associations provide preliminary evidence of the relationships between college experiences, demonstrated generic collegiate competencies, and interest in civic affairs that deserve careful attention in future research.

**Looking Toward the Future**

College graduates in our study entered the labor market in one of the most difficult economic times in recent history. Thus, although they graduated “on time” from four-year institutions, they faced difficult transitions. A high percentage of graduates reported being unemployed, and many had high debt loads. A majority depended on their families for financial assistance, and a substantial proportion were living with their families approximately two years after college graduation. These early challenges are particularly disconcerting since previous research suggests that early transitions tend to have consequences for subsequent trajectories. Difficulties in initial transitions may thus have reverberating effects throughout the life course.

In addition to exploring the labor-market and financial aspects of graduates’ lives, we examined their transition into committed romantic relationships (marriage and cohabitation) and their interest in politics and public affairs. Relatively few of the graduates had made a transition into marriage or cohabitation approximately two years after college graduation, and a high proportion were not regularly...
reading the news or discussing current events. This lack of engagement is as troubling as their financial difficulties—it can hardly be a good sign for a democratic society when many of its citizens, including highly educated ones, are not aware of or engaged with what is going on in the nation and world.

Other scholars have described the challenges young people currently face in making the transition to adulthood. They have portrayed individuals in their twenties as “emerging adults” (Arnett, 2004) or “not quite adults” (Settersten and Ray, 2010). Settersten and Ray provide a particularly illuminating description of the complex set of factors that shape the transition to adulthood today. They call for rethinking dependence on individual families and providing greater societal supports for young adults.

We would like to highlight the importance of academically rigorous college experiences in this discussion. Our results indicate that the graduates in our sample who demonstrated high academic engagement and growth in college and those who exhibited high levels of critical thinking, complex reasoning, and writing (as assessed by the Collegiate Learning Assessment) at the end of college faced much smoother transitions to adulthood. Rigorous college education should thus be a matter not only of upholding academic standards but of helping prepare students to navigate life after college.

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**Resources**
