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Navigating Adulthood: Exploring the Impact of a High School Life-Skills Course on Adulthood Transition Experiences

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NAVIGATING ADULTHOOD: EXPLORING THE IMPACT OF A HIGH SCHOOL LIFE-SKILLS COURSE ON ADULTHOOD TRANSITION EXPERIENCES

by

Lacee R. Boschetto

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ABSTRACT

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by

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This mixed-method study explored the experiences of high-school graduates transitioning into adulthood, evaluating the level of preparation based on traditional and modern adulthood markers. Research questions also addressed the level of influence from multiple environments preparing adolescents for adulthood, including participation in the high-school course, Adult Roles. A comparison of transitional experiences between high-school graduates attending college, and high-school graduates not attending college also evaluated preparation levels. The study incorporated an adaptation of a sequential explanatory design, including the use of a case study. Two separate instruments were created and administered during the spring 2019 semester to participants between the ages of 18-25. The first phase incorporated a 16-question survey using two convenience samples, consisting of 39 Utah State University students and 287 high-school graduates from the state of Utah, not enrolled in college. The second phase, a case study sample

consisting of seven participants from the Utah State University sample, were interviewed using 11 follow-up questions. The surveys were evaluated using descriptive statistics to identify transition themes and the Mann-Whitney *U* sum of ranks test to compare experiences between graduates enrolled in college and graduates not enrolled in college. Transcribed interviews were manually and digitally coded for content analysis.

The study determined high-school graduates perceived themselves to be "moderate-positively prepared" to transition into adulthood using traditional adulthood markers. Preparation levels for 21st century markers show "minimally prepared" perceptions. The preparations methods found to have the greatest impact on adulthood transitions were parents and self. Findings show that high-school graduates seeking a college degree have more positive perceptions of preparedness than graduates not seeking a college degree. The study determined enrollment in the life-skills course, Adult Roles, was beneficial to prepare graduates for transitioning into adulthood. Concluding findings show the level of preparedness for adult responsibilities, reflect the instructional emphasis on adulthood markers found within the Adult Roles curriculum.

(228 pages)

PUBLIC ABSTRACT

Navigating Adulthood: Exploring the Impact of a High School Life-Skills Course on Adulthood Transition Experiences

Lacee R. Boschetto

This study was conducted to explore the adulthood transition experiences of Utah high-school graduates, with heightened focus on the application value of educational content from the course, Adult Roles. The purpose of the study was identified through experiential interactions with high-school graduates, and was supported by research on 21st century adulthood transitions shown to divert away from traditional adulthood markers. The inconsistency between modern adulthood transition behaviors and traditionally held adulthood assumptions lead to negative perceptions about young adult's capability to adapt to adulthood. The researcher was motivated to investigate opportunities that may provide increased preparation for the transition into adulthood.

Exploring the level of adulthood preparation and the methods of preparation was completed by conducting a survey and follow-up interviews, using questions pertaining to traditional and modern adulthood markers. The study was designed to take place during the spring 2019 semester, gathering experiences from participants in two parts. A 16 question, online survey was completed by 39 Utah State University students, and 287 Utah high-school graduates not enrolled in college to assess the level of preparation and methods of acquiring preparation to transition into adulthood, according to specific responsibilities. Follow-up interviews with seven volunteers from the Utah State

University participants, consisted of 11 questions, to explore specific adulthood preparation received from enrollment in the Adult Roles course.

Concluding results found that Utah high-school graduates perceived themselves as “moderate-positively” prepared for the adulthood transition responsibilities aligned with traditional adulthood markers. Preparation levels for 21st century markers show “minimally prepared” perceptions. The study determined enrollment in the life-skills course, Adult Roles, provided a moderate benefit to transitional experiences. Findings show that high-school graduates seeking a college degree have more positive perceptions of preparedness than graduates not seeking a college degree. Concluding findings show the level of preparedness for adult responsibilities, reflect the instructional emphasis on adulthood markers found within the Adult Roles curriculum.

The study suggests that environments influencing adulthood preparation have the potential to support youth adult’s transitional experiences by incorporating preparation related to 21st century adulthood markers.

DEDICATION

For Brett, Mason, and Emree. My deep, consuming appreciation for your support, encouragement, and tolerance over the past three and a half years has redefined my understanding of family and unconditional love. Ultimately, I did this for you, and it was possible because of you.

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Lacee R. Boschetto

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CHAPTER I

INTRODUCTION

Transitioning into adulthood can be a liberating stage of life. The transition may present certain challenges based on the level of responsibility awareness and preparation received during adolescence. Support and guidance during adolescence can improve adulthood transitions, supplemented with comprehensive knowledge and skills obtained from the home, community, media, and classroom. The level of preparation received varies with each adolescent according to the combination of these available support systems.

The most recent generation to fully emerge into adulthood are the millennials, born been 1982 and 2004 (Strauss & Howe, 1997). Following the millennials is Generation Z (Gen Z). This generation was born after 2005 (Strauss & Howe, 1997). It should be noted that the generational cut-off dates for this study may differ from that of the U.S. Census. In order to align with a theory represented in the theoretical framework, the classification of generation age was determined using Strauss and Howe. The adulthood characteristics associated with millennials include; (a) high educational attainment, (b) decreased/delayed participation in traditional adult milestones, (c) altered perceptions of adulthood roles, and (d) adjusted career expectations (Arnett, 2010; Katsiaficas, 2017; Settersten & Ray, 2010; Shanahan, 2000; Trzesniewski & Donnellan, 2010; Twenge, 2006, 2013). The behaviors observed within this generation display a shift in adulthood responsibilities and expectations from prior generations, thus resulting in enhanced attention surrounding adulthood behaviors.

The ebb and flow of events taking place within society have transformed the adulthood experiences of millennials, as well as the adult responsibility expectations held by older generations. This change can be seen in various definitions of the term *adult*. The noun definition of being an adult is “a person who is fully grown or developed” (Oxford Dictionarys.com). Pop culture has updated the definitional meaning of adult with the term *adulting*. The Oxford Dictionary defines adulting as “the practice of behaving in a way characteristic of a responsible adult, especially by accomplishing mundane but necessary tasks.” The contextual meaning of adulthood among generations represents the different perceptions of adult responsibilities. For example, millennials use social media platforms to describe experiences using the identifiers #adulting and #adultfail. The tone of such posts displays misconceptions about daily life, feelings of fear, and frustration towards adulthood competency. “Adulting is scary and honestly I feel so cheated by school because no one taught us those [sic] stuff we ACTUALLY need to know. #adulting” (AmberlynClick, 2018). Older generations, however, use the term adulting to refer to the dissatisfaction felt toward a generation that does not hold the same understanding, values and expectations of adulthood. The different perceptions and expectations of adulthood have developed a divergence with societal recognition of what constitutes adult-like behaviors.

Media and research attention on millennials’ behaviors has increased in response to the growing size of the millennial population, becoming the largest generation in 2019 (Fray, 2018). Reports predict Gen Z will exceed current millennial population numbers in the near future (Miller & Lu, 2018). Once Gen Z reaches adulthood, both generations will

account for over 60% of the total global population (Miller & Lu, 2018). The capabilities and contributions these two generations hold in the upcoming future are paramount to the functionality of society.

Some scholars depict millennials as negatively contributing to the progression of modern society, citing high levels of narcissism, laziness, and apathy (Twenge, 2013). Criticisms of this generation are associated with the five traditional markers of adulthood; (a) completing an education, (b) attaining a career, (c) living independently, (d) entering marriage and, (d) having children (Arnett, 2000, 2007a, 2018; Katsiaficas, 2017; Oesterle, Hawkins, Hill, & Bailey, 2010; Settersten & Ray, 2010; Shanahan, 2000). These traditional markers have been the long-standing evidentiary milestones of being a responsible adult throughout the late 20th century (Arnett, 2000).

Looking beyond the negative reviews, millennials have been posited as the most educated, diverse and technologically literate generation to date (Arnett, 2000; Cramer, 2014; McLeigh & Boberiene, 2014). Since 1980, the number of late 20 year olds with a bachelor's degree has increased almost 50% (Cramer, 2014). In an attempt to prepare for adulthood, high school graduates feel pressure to continue post-secondary education, conforming to societal assumptions that an advanced education is protection from economic disparity (Arnett, 2000, 2004). Unfortunately, young adults not seeking post-secondary education or training are more likely to struggle when transitioning into adulthood. The environments for working-class young adults make the traditional marker standards unattainable, as financial stability is more difficult to secure (Silva, 2012). Unequal income distribution among millennials is apparent between degree seekers and

non-degree seekers, however, the distribution is also exceptionally noticeable between generations. Recognized insufficiencies in personal, home, family, and financial management create a larger gap between generational perceptions of adulthood and displayed functionality as an adult.

Despite millennials' efforts to succeed, reports indicate higher levels of unemployment and poverty, along with lower levels of wealth and acquired income compared to the two preceding generations (Cutler, 2015; McLeigh & Boberiene, 2014). Economic demands and available opportunities have greatly impacted millennials' pathways into adulthood (Arnett, 1998; Settersten & Ray, 2010). The increase in education rates have resulted in doubling the amount of student loan debt since 2007 (Houle & Berger, 2015). A Pew Research study found that over the past two decades, not only has the number of college graduates with student-loan debt increased from one-half to two-thirds; the amount of debt has also increased from $15,000 to $27,000 (Cutler, 2015). "Adulthood is basically just deciding whether you pay your student loans or health insurance each month. Living the dream my friends, living the dream. #adulting #studentloans #millennialproblems" (SaralynV, 2018). The American dream of financial liberation through higher education has failed to secure stability among millennials and possibly among Gen Z.

Identifying the precise cause for this lack of adulthood stability is multi-dimensional and extends into other areas of young adults' lives. The difference in the growth and development of an individual according to environment, available opportunities, and exposure to experiences is too vast. The former assumption that

children were simply raised to know how to be an adult is no longer applicable within modern society. Noticeable skill deficiencies associated with the daily responsibility tasks of adulthood have been identified, thus resulting in supplemental supports for millennials. The North Bend public library in Oregon created the Adulting 101 class, offering lessons on cooking, clothing repairs, budgeting, and purchasing insurance (Ford, 2018). In Portland, Maine, a psychotherapist recognized decreased levels of self-sufficiency among millennial patients and created The Adult School, providing similar classes promoting independence (Wight, 2007). The life skills taught within such programs bridge young adults between the numerous responsibilities of life by providing skills to sustain daily function and support future progression. The Cambridge English Dictionary defines life skills as a skill that is useful or important in everyone's life.

Observing current adulthood transition behaviors, the inequitable return of post-secondary education, and adult life-skills programs offered to millennials raises a question; where can adolescents receive adequate preparation to meet the specific demands of adulthood? Regardless of personal backgrounds, ethnicity, and socio-economic status, a common denominator among adolescents is public education. When calculating the amount of time adolescents spend at school each day, incorporating a life-skills curriculum focused on adulthood tasks increases student's exposure to adult responsibilities. McNabb (2004) recognized secondary education as the sole opportunity for some students to develop life skills due to an absence of role modeling within their personal life. Providing all adolescents opportunities to increase their life-skill development during high school is an opportunity to close the gap of success among

social classes in the U.S. (Settersten & Ray, 2010; Silva, 2012).

Noticeable shifts throughout numerous parts of society within the 21st century have resulted in a disorientation among citizens, questioning the previously held assumptions about life. Are the methods in which adolescents are being prepared to emerge into adulthood reflexive to the evolution of contemporary lifestyles? The education system has adjusted to 21st century demands promoting students to be globally competitive. However, have other preparation methods adjusted accordingly to respond to the changing dynamics of adulthood as well? A closer look at young adults' transitional behaviors can provide insight into whether the same education system preparing students to function within a global environment is also providing students with adulthood proficiency to function within their personal environments.

Problem Statement

The societal impacts of millennial and Gen Z behaviors are more noticeable within communities in the U.S. that hold higher population densities of younger generations. Utah holds the number one city in the nation for percentage of millennials within a population. A little over 30% of all residents in the Provo-Orem area are millennials (Fray, 2018). Other areas of the state also hold numbers of millennial residents exceeding one-fourth of the total population (Fray, 2018). While Utah is heavily occupied by millennials, the state also leads the nation with the largest population of Gen Z as well (U.S. Census, 2018b). As the first wave of Gen Z recently graduated high school, attention to millennial adulthood transition behaviors can predict the adulthood

competency and functionality among future generations.

By focusing on the commonality amid the majority of these large generation populations, identifying the educational preparation methods provides insight into adulthood preparation opportunities in the state of Utah. Various life-skills classes had been offered by districts through family and consumer sciences (FCS) departments throughout the late 20th century, however, a universal set of standards has not been identified for teaching these skills. In 1994, the Utah Board of Education approved the curriculum for the high school course Adult Roles and Responsibilities. The course description states:

> This course prepares students to understand human relationships involving individuals and families. Topics include career and workforce preparation, family, parenting, money-management, decision-making skills, communication skills, self-awareness, crisis management, and individual roles and responsibilities within the family, community, and workforce. (Utah State Board of Education, 2017a, para 1)

The course description also notes connections to Science, Technology, Engineering and Math (STEM) education, as well as human sexuality instruction. Adult Roles and Responsibilities is not required for high school graduation; rather, students have the opportunity to enroll in the course as an elective. If students choose to not enroll in the educational opportunity to prepare them for daily adulthood responsibilities, the other options for learning these skills are in post-secondary education settings or in nonformal education settings.

The number of high-school graduates in Utah refining their adulthood skills through post-secondary education does not show sufficient adult preparation to a substantial number of graduates. While 69.7% of 2016 high school graduates nationwide

enrolled in college within a year of graduation, only 45.5% of 2017 Utah high school graduates attended college within one year of graduation (U.S. Department of Labor, 2017). The different experiences of Utah graduates may indicate a need for further inquiry into the methods in which adolescents are prepared for life outside of high school. In a state where young adults will soon make up over half of the state population, the impacts of their adulthood functionality on communities and social institutions is substantial.

Chen (2018) argues that many of the challenges faced by millennials today are a result of an increased equality gap among classes and resources available to prepare the youth for life as an adult. The complexity of identifying adequate preparation for adulthood is held within the many different backgrounds among individuals. To date, there has been little, if any, research on adult transition experiences of nondegree seeking high school graduates, and adulthood preparation acquired from a high school life-skills course. In order to explore the experiences of Utah high school graduates transitioning into adulthood, a mixed-methods case study was conducted to determine the impact of the Adult Roles class on transitioning adult experiences.

Purpose Statement

This study seeks to explore transitioning adult reflections on competency when traversing adulthood responsibilities, constructed through the participation in the Utah high school course, Adult Roles. Extensive research has explored the challenges associated with transitioning into adulthood (Cramer, 2014; Hill, 2018; Keene &

Handrich, 2010; Silva, 2012) and the role of secondary education to prepare adolescents to transition (Burrus et al., 2018; McLeigh & Boberiene, 2014; Settersten & Ray, 2010). Through the use of a mixed-methods approach (see Chapter III), this study captures the experiences of high school graduates and incorporates the multi-faceted lens of individual pathways preparing for adulthood.

Mounting research has focused on the role of school in preparing teens for the years following graduation. Such research has included high school seniors' expectations (Holmstrom, Karp, & Gray, 2002), established adults' reflections on past transition experiences (Hartmann & Swartz, 2007; Katsiaficas, 2017; Smith et al., 2017), and observation of transition behavior patterns according to the traditional markers (McLeigh & Boberiene, 2014; Settersten & Ray, 2010). Multiple studies have also identified the effectiveness of similar life-skills curriculums relating to nutrition and financial literacy (Friedline & West, 2016; Watson, Kwon, Nichols, & Rew, 2009; Worsley, Wang, Yeatman, Byrne, & Wijayaratne, 2016; Yates & Ward, 2011). However, there is a gap in research related to adulthood preparation through curriculum focusing on adulthood responsibilities pertaining to the five traditional markers and the more recent modern markers of adulthood. An important focus of this research is to identify specific portions of the Adult Roles curriculum that provide the most value to graduates based on the amount of course content application during the transition experience. The final concentration of this study is to explore transitional experiences of nondegree seeking graduates, as adult transition research is saturated with experiences of degree seeking graduates.

Research Questions

1. To what extent do recent Utah high school graduates perceive they were adequately prepared to transition into adulthood?
2. What were the most influential factors preparing recent Utah high school graduates for adulthood?
3. What motivations influenced recent Utah high school graduates to enroll in the Adult Roles course?
4. What content from Adult Roles did recent Utah high school graduates perceive to be most useful when transitioning into adulthood?
5. Are there identifiable differences in transitional experiences between graduates participating in post-secondary education and graduates not participating in post-secondary education?

Significance of the Research

Progressive behaviors observed among millennials concede to the evolution of lifestyles within modern society. Fast paced contemporary environments have lengthened millennials timelines for marriage, parenting, and establishing careers (Arnett, 1994; Shanahan, 2000). Young adults today are holistically motivated, value positive relationships, and seek self-exploration (Arnett, 2007b; Keene & Handrich, 2010; Mechler, 2013). However, the contrast between these complimentary attributes and adversely displayed behaviors (Arnett, 1998) in young adulthood has resulted in a misunderstanding of the skills needed to function in today's society. The progressive behaviors observed among millennials that extend adulthood timelines and eliminate expected milestones have created a discrepancy in the recognition of which skills are pertinent today for success as an adult.

The vision for students according to the Utah State Board of Education states, “Upon completion, all Utah students are prepared to succeed and lead by having the knowledge and skills to learn, engage civically, and lead meaningful lives” (Utah State Board of Education, 2019). The graduation requirements in the state guide local education agencies in creating valuable education programs. However, research evaluating the role of education in areas outside core academic boundaries questions the validity of public education objectives. “The policies, programs, and institutions that served young adults a half-century ago no longer meets the needs of youth today” (Settersten & Ray, 2010, p. 20). National core academic curriculum addresses this through initiatives emphasizing college and career readiness, providing students with the skills and awareness needed to adequately perform in an internationally connected society. One example of Utah providing opportunities for college and career readiness is through Career and Technical Education (CTE) pathways. Students enrolled in CTE participate in career-focused programs, with 161,596 high school students enrolled in the 2017-2018 school year (Utah State Board of Education, 2019). While Utah high school students are required to complete 24 total credits in order to graduate, only one CTE credit is required within the 24-credit allotment (Utah Administrative Code, 2018). In most schools, there are eight CTE areas with courses students can choose from, representing a wide variety of career pathways.

While 5.5 credits are granted by the state requirements for electives, many local education agencies have increased their graduation credit requirements to 27.5 credits, allowing students up to 7.5 possible elective credits. Utah students are faced with a

decision to use these elective credits by taking additional core courses to enhance college applications, or to use these credits in CTE, visual and performing arts, extra-curricular organizations, sports, or religious studies. A unique characteristic among high schools in Utah is that many students choose to incorporate their elective credits to complete four religion courses to graduate from the Latter-Day Saint Seminary, reducing their available elective choices to 3.5 credits. In this case, students' electives exploration options are narrowed. The limited opportunities for enrolling in elective courses restricts the exposure to including the introduction to life-skills courses. These life-skills courses are offered through CTE programs in the FCS discipline. The course that encompasses the adulthood responsibilities found in literature is Adult Roles. This course was used for this study to determine adulthood preparation offered to students in a high school setting.

Findings from this study provide contributing evidence concerning the real-life application of the Adult Roles curriculum and its position to prepare Utah graduates for adulthood. This study also provides insight into adulthood transition experiences that are not fully explored. The over representation of college students studying transitional experiences identified methodological issues within some literature (Mechler, 2013). The inclusion of noncollege student transition experiences in this study will expand a collective understanding the challenges and triumphs of all graduates transitioning into adulthood.

Definitions of Terms

The following terms are frequently used throughout this study.

Adult: having reached a mature level of growth and development, displaying maturity within daily behaviors and decision-making.

Adulthood transition: developmental period where young adults adjust and perform within the expected guidelines to develop autonomy.

Adulting: to carry out responsibilities expected of fully developed individuals

Adult Roles: title of the life-skills curriculum offered by the Utah State Board of Education, providing content aligned with financial literacy, marriage preparation, communication, decision-making, self-awareness and family management. Two variations of the course are available, Adult Roles and Responsibilities, and Adult Roles and Financial Literacy.

Emerging adulthood: period of life bridging the gap between the teen years and adulthood, ages 18 to 25 (Arnett, 2007a).

Life skills: skills used to manage the daily functions of life, including financial literacy, interpersonal relationships, household maintenance, parenting, nutritional awareness, consumer decision-making, goal setting, communication, and other like skills promoting self-sufficiency.

Modern (21st century) markers: adult responsibilities depicting cultural changes occurring within the recent century, including financial stability, caring for others, service to communities, and taking responsibility for oneself.

Traditional markers: milestone events that indicate one is acquiring social recognition of becoming an adult. Markers include completing an education, establishing a career, living independently, getting married, and having children.

Transitioning adult: an individual who is of legal adult age and is gaining an understanding of adult responsibilities, generally between the ages of 18-25. Transitioning adults are not expected to have completed traditional marker milestones.

Basic Assumptions

This study assumed that the participants were all legal adults over the age of eighteen, as they were high school graduates or GED completers. Each participant answered demographic questions within the survey identifying the adulthood markers they were currently participating in, confirming they were within the criterion age range. As participants were recent high school graduates, the likelihood of being introduced to life skills or other college and career ready programs within an educational setting was high, knowing the required courses established by the state school board. Participant experiences for preparation focused on the adolescent years where participants were legal dependents within a home where at least one life-skill was modeled by parents, extended relatives, older siblings, or guardians. The degree of modeling witnessed by participants varies according to different family structures, values, and, resources available within the home.

Limitations

The primary limitation of this study was the parameters of the sample population to the state of Utah. Experiences of participants reflect those of Utah high school students according to the policies and procedures established by the Utah School Board of

Education, along with the cultural idiosyncrasies of the state. While results may not be generalizable, recognition of similar cultural and social themes presented between populations can be extracted accordingly. The researcher was aware that responses may not be fully representative of participant experiences due to memory lapse or memory re-calibration during the time between high school and this study.

Delimitations

The choice to focus on the experiences of Utah high school graduates was necessary to align with the specific Adult Roles curriculum available to students. Aligning the sample population with the available resources to the population confirms the reliability of responses. The sample group used to collect survey data located on the Utah State University campus was chosen as a necessity to ensure accessibility of participants for follow-up interviews.

Organization of the Study

The entire study includes five chapters to introduce, confirm, report, and interpret findings. Chapter I has presented the background, need, purpose and significance of studying role of the Adult Roles course in preparing graduates for adulthood. A thorough review of literature is found in Chapter II, using critiques of related studies, and a synthesis of previous findings that have guided the intentions and process of this dissertation. Chapter III presents the methods implemented to answer the research questions and explore the experiences of participants. All considerations to data

collection within the study regarding ethical procedures and design justifications are also be described in Chapter III. Quantitative and qualitative findings from the research will be presented in Chapter IV. Chapter V will conclude the dissertation with a summary of the study findings, along with researcher's synthesis of the meaning of the findings. The interpretations of the results within this chapter will be analyzed against existing literature, to situate this study within the field. Suggestions for future research will be presented using the limitations of this study to identify possibilities to expand this study in the future. Chapter V will conclude the scope of the research presented according to the purpose and significance of the study.

CHAPTER II

REVIEW OF LITERATURE

Scholarship distinguishing the characteristics of adulthood transitions is subject to various interpretations represented throughout academic and societal communities. Understanding how young adults are prepared to enter into adulthood, and the recognition of their competencies reflects the attitudes held by society along with experiential behaviors displayed over time. The intent of this literature review is to describe adulthood, explore multiple representations of adulthood transitions, and investigate transition preparation methods.

This literature review is constructed to provide a systematic understanding of the multidimensional contributions during childhood and adolescence that influence an individual's awareness of and ability to complete adulthood responsibilities. This chapter will begin with an overview of the different interpretations and meanings of adulthood found within empirical research, followed by a progressive comparison of adulthood identities among generations identifying societal expectations of what it means to be an adult. Next, adulthood transitional behaviors will be identified using the five traditional markers, in addition to emerging modern markers of the 21st century. The final concept reviewed from literature, will address known methods to prepare adolescents to transition into adulthood with enhanced focus on the role of life-skills education, specifically that of the Utah family and consumer sciences (FCS) course titled Adult Roles. This chapter will conclude with the conceptual framework constructed by the researcher, that was used throughout the study to explore contextual related to the research questions.

Theoretical Framework

The development that takes place during an individual's life is complex and dependent upon a multitude of concepts, connected and disconnected to an individual. Urie Bronfenbrenner (1993) created the ecology of human development theory to describe the development accommodation that must take place between a child and the continuously altering settings that a child interacts with. The developmental accommodation that takes places involves the child themselves who mature and grow simultaneously along with the continuous changes to their impacting surroundings. The original ecological framework was described by Bronfenbrenner as:

> The scientific study of development as a function of the progressive, reciprocal interplay, through the life course, between an active, growing human organism and the changing properties of the immediate settings in which the developing person lives, as this process is affected by relations between these settings, and by larger contexts in which the settings are embedded. (Bronfenbrenner, 1993 p. 21)

The earliest framework consisted of the child, and four supporting environments: (a) microsystem, (b) mesosystem, (c) exosystem, and (d) macrosystem (Bronfenbrenner, 1993). The microsystem, comprised of the immediate family, neighborhood, and school, is closest to the child, as it has the greatest level of impact on development. Next, is the mesosystem, which includes the interactions between these immediate environments, and the effect such interactions have on the child. The mesosystem follows, representing the policies, institutional structures and social frameworks within a larger context, yet is a less interactive environment to the child. And finally, the macrosystem. depicting overall values and beliefs practiced within the environmental systems (Bronfenbrenner, 1993).

Urie Bronfenbrenner developed his theory to illustrate the connectivity between

environmental systems that progressively impact the human experience during development. Developmental research has historically viewed the process of time as tantamount to a person's age, thus perceiving personal growth as an individualistic event. However, researchers in the late decades of the 20th century recognized that historical events and cultural shifts also had immense influence in a child's personal development (Bronfenbrenner, 2005). This innovation to the ecology of human development theory, expands the parameters of developmental influence, and guides this research.

> [There are] two essential requirements of a good theory: first, that it can be translated into concrete research designs; and second, that it can be applied to phenomena that it presumes to explain as they are manifested in the actual contexts in which they occur. Need I say that, in the case of human development, these are the context of everyday life. (Bronfenbrenner, 1993, p. 5)

In the updated theory, also known as the chronosystem model, the influence of historical, biological, and physiological changes are considered part of the development of a child. This recognition provides a more transparent lens into the growth process, by accepting that changes that occur years and decades prior to a child's development had created a cultural environment that deeply impacts children's current experiences. Descriptions of each system in the updated model are found in Table 1.

Table 1

Description of Chronosystems Model

System	Description
Microsystem	The immediate contexts where an individual has direct and regular interactions.
Mesosystem	The influential connections between active parts of the micro-system.
Exosystem	The distant contexts of influence, not holding any direct connection to the individual.
Macrosystem	Cultural influences unique to specific social contexts.
Chronosystem	The influence of the systems according to progressions taking place throughout time.

Note: Recreated from Bronfenbrenner (2005).

Following a constructivist approach, each environment of influence impacts how individuals respond to the new roles and responsibilities associated with becoming an adult. By using experiences within these environments, individuals assign meaning to situations by merging sociological (external social constructs) and psychological (personal background) influences (Richardson, 2003). Similar to the ecology of human development theory, the chronosystems model in Figure 1, places the environments associated with the development of a child within nested concepts according to the level of impact. Concepts are nested within one another, showing that a person's overall

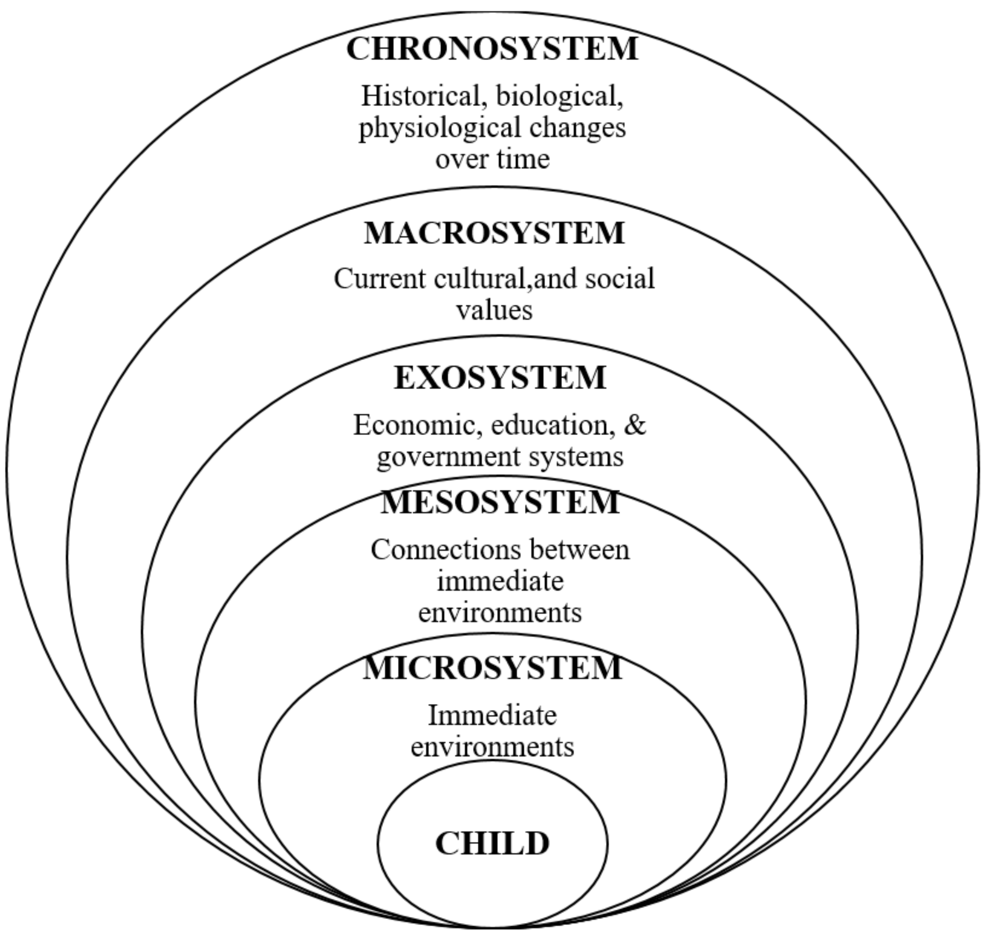

Figure 1. Diagram of Bronfenbrenner's (2005) ecological systems chronosystem model.

development is dependent upon the interactions with systems and the connections found between the systems (Bronfenbrenner, 2005). The newest environment within the theory, the chronosystem, is paramount within this research to explore 21st century adulthood transitions. The chronosystem model accounts for both short-term or long-term influence from accumulated events (Bronfenbrenner, 2005), allowing for a broader comparison of transitional experiences amongst generations. This particular study used the long-term approach of the chronosystems model to explore the dynamics of adulthood transitions and the perceptions of the transition process itself.

Characteristics of Adulthood Identity

Much of the research devoted to adulthood transitions has determined that being classified as an adult is dependent upon meeting five traditional markers; (a) completing an education, (b) attaining a career, (c) living independently, (d) entering marriage and, (d) having children (Arnett, 2000, 2007a; Furstenberg, Rumbaut, & Settersten, 2005; Shanahan, 2000; Smith et al., 2017). Millennial behaviors surrounding these markers have been used throughout research to identify the level of adulthood competency among younger generations. In a study conducted by Rankin and Kenyon (2008), college participants were more likely to value the traditional markers if they met one or more of the following characteristics: (a) member of a fraternity/sorority; (b) 18 to 25 years old; (c) identified as an ethnic minority; (d) were married; or (e) participated in organized religion. The relevancy of adhering to traditional norms has been questioned as young adults have inventively traversed adulthood in the 21st century. This altered transition has resulted in markers more aligned with modern culture. Settersten, Ottusch, and Schneider

(2015) have dedicated research efforts to explore transition experiences by markers.

> Still, traditional markers related to education, employment, and family formation matter for the well-being of individuals and societies, so it is natural to be concerned about the progress of young people. At the same time, these traditional roles may no longer be adequate for defining adulthood, or at least in determining its start-given that they now happen much later, and given that marriage and parenthood are inapplicable to or rejected by larger numbers of people who remain unmarried or childless by circumstance or choice. (p. 5)

Adopting universally accepted adult transition behaviors is complicated in part by long standing beliefs held by society. Further complications in understanding adulthood transitions arise as the literature on adulthood transitions is dominated with representations of the experiences within the white, middle-class culture. Arnett’s (1998) emerging adulthood theory changed the direction of adult transition research. His work with millennials identified that being financially independent, taking responsibility for oneself, and independent decision-making were perceived as adulthood responsibilities (Arnett, 1998). Galland (as cited by Molgat, 2007) identified that being an adult in the 1980s and 1990s included three themes; moving out on your own, establishing employment after graduation, and ending single living through marriage and parenting (Molgat, 2007). Such themes are aligned with traditional markers, as young adults at the time continued to display acceptance of traditional markers. However, researchers began to investigate behavior trends when hints of alternative behaviors emerged. Molgat sought to compare transition experiences of young adults in the 21st century to the later decades of the 20th century using Galland’s three themes. Through interviews with 45 young adults, adulthood identities were more associated with Arnett’s (1998, 2000) emerging adulthood characteristics. Young adults also reported that developing adult

relationships with parents, in which the young adult was considered an equal, was also a characteristic of reaching adulthood (Molgat, 2007). This recognition of equality from parents was valued, as millennials desired a shift away from a dependent role.

Another adult identity recognized by Molgat (2007), was demonstrating the ability to care for others. This caretaker responsibility is an alternate interpretation to the traditional marriage and parenthood markers. The role shift from being the dependent, to caring for a dependent was also confirmed in a study by anthropologist Susan Hill. Hill (2018), conducted interviews with millennials to confirm whether they considered themselves an adult based on proposed identifiers. Biologically, millennials agreed they had reached the legal age of adulthood, yet, they denied the adult identity because they lacked experience with greater responsibilities. Confirming Molgat's (2007) findings, Hill found that being able to care for others was highly valued as an indicator of reaching maturity, similar to the traditional parenthood marker.

Sharon (2016) used Arnett's Markers of Adulthood Scale (MOA) to evaluate personal adulthood identities among 1,133 millennial participants. The MOA scale also incorporated items related to the five traditional markers. Supporting the emerging adulthood theory (Arnett, 1998, 2000) the top three markers identified by the majority of participants were: accepting responsibility for self (98%); independent decision-making (94.8%); and financial independence (89%; Sharon, 2016). The items linked to traditional markers also received recognition from participants at a lesser rate: moving away from parents (79%); having a full-time job (78%); establishing a long-term career (55.3%); completing an education (59%); parenting (33.4%); and marriage (25.9%). Important

findings from Sharon's study described the overall fit or lack thereof, between participants' priority placement of markers versus their achievement of markers. For example, participants financially dependent on parents were still able to identify themselves as an adult based on mature relationships with parents, having consideration for others, and maintaining a healthy sense of mind (Sharon, 2016). Females however, had a harder time identifying themselves as adults, which is likely associated with the strong masculine pathways linked to being a provider within the traditional markers, and the undefined female pathways (Sharon, 2016). The limitations of Sharon's study however, were the disproportionate number of participants who were female, white, or attended college. If the sample had included nondegree seeking young adults, results may have differed. In an essay by Settersten et al. (2015), young adults not participating in higher education were more likely to fall into adult roles faster, leading to increased rates of self-recognition as an adult.

Recent news outlets have highlighted the unique characteristics of adulthood experiences among millennials including increased financial dependence on parents and an inability to complete basic life tasks, such as changing a flat tire, folding a fitted sheet, and cooking a meal (Faw, 2012; Wight, 2007). Although the media recognition millennial behaviors has prompted increased attention on adulthood identity, research on the topic has been continuous for many decades. A longitudinal study conducted between 1988 and 2001 in Minnesota, followed 1,138 high school freshmen through graduation and into adulthood. Exploring concepts of adulthood, Hartmann and Swartz (2007) interviewed 54 of the participants who competed each of the 10 surveys throughout the

entire study. Participants responded to whether or not they felt like an adult based on milestones or experiences. A small number of participants identified becoming an adult upon completing one single traditional marker or event, “about the time I became a cop,” or “right after I had my kid” (Hartmann & Swartz, 2007, p. 260). More participants described having to achieve multiple markers to reach adulthood, while also describing examples of lifestyles that detracted away from adulthood. For instance, a low-income mother of four attributed her stunted adult identify to unstable employment and dependence on government. “No, [I’m not an adult] I’m growing. If they can only describe an adult by forty hours a week working functionally, then no [I’m not an adult]” (Hartmann & Swartz, 2007, p. 261). Other interviews recalled the struggle to reach adulthood, expressing feelings of failure when having to work low paying jobs while holding a college degree (Hartmann & Swartz, 2007). The reoccurring theme throughout the interviews was that the pathway to adulthood was exceptionally individualized, based on lifestyle preference and circumstance (Hartmann & Swartz, 2007). While the sample of this study represented more diverse demographics than other studies, the majority (66%) of interview participants were white (Hartmann & Swartz, 2007). Participants who had experience in higher education, also dominated the sample, although less than half completed a degree.

Adult identity research repeatedly uses samples comprised of four-year university/college students. Recognizing an absence of research focused on young adults not attending a four-year school, Katsiaficas (2017) was prompted to explore transition experiences of community college students. Survey responses were collected from 645

participants, and included a broader representation of demographics. Unlike other studies dominated by white, middle-class, college/university students, Katsiaficas used a sample representing various cultures, including participants from lower-income backgrounds. The majority of the student population used was Latino/Latina and Black (Katsiaficas, 2017). The first finding from this study identified that participants from backgrounds where parental education level was higher, reported lower perceptions of being an adult. These findings supported the claims by Settersten et al. (2015) that young adults from lower-income families perceive themselves and are perceived by others as being an adult at an earlier age. Adult identities did not align with traditional markers as the majority of participants had yet to meet any of the five markers. However, the modern markers associated with responsibility obligations to others were identified (Katsiaficas, 2017). Assisting parents or other family members was reported by 55.3% of participants as an adult responsibility. The actions of assisting others included caring for younger and older family members, providing translation services for non-English speaking family, and other service through household tasks and bill paying. In addition to caring for family, 74.6% of participants associated acts of caring responsibilities included engaging in community service, worship, and advocacy (Katsiaficas, 2017). Although circumstances did not support community-college students to identify as adults according to traditional standards, student perceptions of what constitutes adulthood did emphasize the importance of holding responsibility for others, rather than holding responsibility for oneself (Katsiaficas, 2017).

The reviewed research focusing on young adults' perception of reaching

adulthood will conclude with Silva's (2012) study focused on an under-represented population transitioning into an unstable society. Young adults from working-class backgrounds have increased difficulties meeting societal adult norms, as well as achieving traditional milestones as their environments have been substantially impacted by negative economic fluctuations (Molgat, 2007; Settersten & Ray, 2010). Silva opted to focus on the working-class when identifying the psychological growth during transition that takes place among young adults who are striving to achieve in spite of hardship. Rather than focusing on the newest young adults, Silva interviewed 93 first-wave, working-class millennials, aged 24 to 34 years old. Classifying participants as working class was dependent on parents having no college education, or working service-based jobs. Throughout the interviews, participants expressed the difficulty of meeting traditional markers in a working-class environment. Marriage and parenting markers were ignored completely, as feelings of inadequacy to provide for a spouse or child caused participants to avoid dating situations that may lead to forming a family (Silva, 2012). Aside, from not meeting societies expectations of adulthood, Silva did find that the self-recognition of struggle during transition was revered by millennials as a different form of adulthood marker.

Generational Differences in Adulthood Marker Behaviors

Making cross-comparisons between generational adulthood identities and competencies is dependent on a multitude of social and economic factors. "There is no such thing as one universal lifecycle. To the contrary, neighboring generations can and do

live very different lifecycles depending on their respective age locations in history" (Strauss & Howe, 1991, p. 35). Misconceptions about millennial behaviors occur when older generations fail to recognize similarities from their own experiences. Once older generations advance beyond early adulthood, the accumulation of knowledge leads to more mature perspectives to view situations, thus perceiving experiences to be different when there is actually no extreme change (Mechler, 2013).

> There are common experiences in particular life periods, just as there are natural differences between periods. The labels attached to these phases are imbued with larger cultural meanings, affecting the things we do or do not strive for, how we evaluate ourselves and other people, and how other people evaluate us. Ultimately, what they mean for the individual is both personally defined and contextually sensitive. (Settersten et al., 2015, p. 14)

Generational comparisons of being an adult provide a better understanding of adulthood experiences, the social environments impacting transitions, and the supports needed to ensure a successful transition. The comparisons of young adults' transitional behaviors are made against behavior trends of previous generations: (a) Generation X; (b) baby boomers; (c) silent generation; and (d) G.I. generation. Scholarship of such behaviors is most often connected to the five traditional markers when evaluating adulthood competencies.

Completing an education. Obtaining an education and job training after high school has been widely accepted as a rite of passage into adulthood throughout the 20th and 21st centuries. The U.S. currently holds the largest higher education system within the world, along with the highest increase in higher education enrollment within history (National Center for Education Statistics [NCES], 2018). Historically, the government has supported educational endeavors by offering free education to soldiers through the GI

Bill (Timmermann, 2007), and continues to offer federal funding support through federal student aid including Pell grants, work study, and subsidized student loans.

Obtaining a post-secondary education has been unofficially positioned as the first adulthood marker to meet during transition, based on the ease of progression of similar environments from high school into higher education. Dramatic increases of education completion were observed between early 20th and 21st centuries (Settersten et al., 2015), and are evidenced within the U.S. Census records. The percentage of adults older than age 25 who completed high school in 1910 was 13.5%, compared to 83.4% of the same age group in 2000. Likewise, when looking at the number of adults over the age of 25 who complete a post-secondary education the rates increased from 2.7% in 1910 to 25.2% in 2000 (Settersten et al., 2005). Education continues to be the preferred method of providing opportunities when transitioning into adulthood. The NCES (2018), reported that the number of high school graduates seeking postsecondary education immediately following graduation raised from 63% to 70% between the years 2000 and 2016. Increased enrollment rates are in response to the constant shifts in our technology-based society placing value on receiving an advanced degree in order to be competitive relevant in the job market.

The amplified pressure toward higher education has, however, resulted in the delay of other adulthood markers to reserve additional time and resources for college (Kins & Beyers, 2010). Unlike some European countries that incorporate a standardized education system by identifying vocational education and training programs for career pathways, the U.S. provides a semi-structured system allowing students to design their

own educational experience (Shanahan, 2000). The societal acceptance of U.S. students exploring educational interests has lengthened the timelines to complete an undergraduate degree. In the most recent study conducted by the NCES, the average time to complete a bachelor's degree was 4.5 years (Chen et al., 2017). This breaks down to 47% of recipients completing a degree within four years, 27% finishing within five years, 13% finalizing a degree within six years, and the remaining 13% requiring more than six years to earn a bachelor's degree (Chen et al., 2017). The increased time spent in college has been referred to as more of a holding pattern when acquiring adulthood competency. The college environment primarily supports semi-autonomy in adult responsibilities (Arnett, 1994; Holmstrom et al., 2002; Settersten et al., 2015)). Institutions that provide housing, financial support, structure, and resources for daily necessities (cafeterias, social interaction, counseling, etc.) inhibit young adults from developing the skills necessary to live independently in the real world (Holmstrom et al., 2002). The preparation obtained in college for adult careers may not reflect necessary preparation for daily adult life.

Living independently. The U.S. Census defines living independently as living within your own household alone, with a spouse, or other partner (Vespa, 2017). Research also characterizes independent living as either owning a home, or as renting a residence. Living situations among millennials can be classified into three categories; (a) co-residing with parents with low autonomy, (b) semi-autonomous while residing with parents when moving away and returning from college and, (c) fully autonomous, living separate from parents (Kins & Beyers, 2010). In a study using 224 early millennials including both college educated and college dropout participants, Kins and Beyers found

that co-residing with parents resulted in lower life satisfaction levels, impacting the motivations to seek more autonomous living arrangements. However, practicing semi-autonomy while co-residing with supportive parents displayed similarly high levels of living situation satisfaction to that of living autonomously away from parents (Kins & Beyers, 2010). These findings support Molgat's (2007) research that millennials' perceptions of adulthood include the ability to make independent choices while living with parents.

Independent living arrangements throughout the 20th century have changed in response to societal environments. Millennials have been labeled the boomerang generation because of inconsistent autonomous living situations. Similar to transition patterns in the early 20th century, many young adults today reside with their parents after high school, throughout college, and in some cases after earning a degree (McLeigh & Boberiene, 2014; Settersten & Ray, 2010). When analyzing records of living situations among 20-year-old single males throughout the 20th century, similar patterns were recognized in both white and black young adults. In 1900, 5.31% (wWhite) and 1.82% (Black) males attending school still lived with their parents, compared to the year 2000 where 20.65% (White) and 23.26% (Black) males attending school still lived with their parents (Settersten et al., 2015). For 20-year-old single males who joined the work force, 55% (White) and 41% (Black) were living with parents in 1900, while 23% (White) and 20% (Black) males residing with parents in 2000 (Settersten et al., 2005). For all males in the workforce, the percentage living with parents peaked in the 1940s (62% White, and 45% Black; Settersten et. al, 2005) in response to WWII (Strauss & Howe, 1991). The

period after WWII would serve as a catalyst for a cultural comeback, supporting young adults establishing an independent household. The baby boomer generation who were coming of age during this time were quicker to buy a home, along with acquiring other monetary luxuries, as the prosperous economy did not require young adults to practice delayed gratification (Timmermann, 2007).

Living situations among young adults maintained similar patterns for decades preceding WWII, despite some economic and societal fluctuations. However, during the thirty years between 1980 and 2010 the percentage of young adults owning or renting a residence displayed a noticeable drop from 38% to 19% (Aud, KewalRamani, & Frohlich, 2012). Similar to the transitional delays witnessed in the silent generation during the Great Depression, the economic disparity from the 2008 recession imposed restrictive conditions inhibiting millennials' ability to move out of their parents' homes (Chen, 2018; Settersten & Ray, 2010). Despite the decrease in independent living and financial challenges to purchase a home, 75% of millennials still desire to become homeowners (Xu, Johnson, Bartholomae, O'Neil, & Gutter, 2015). Xu et al. conducted an extensive review of literature identifying factors affecting housing options among millennials. Hesitations for home ownership included internal factors related to credit restraints caused by student loan debt, marriage and parenting, as well as external factors attributed to mortgage credit availability (Xu et al., 2015). Low credit scores and savings accumulations among millennials have lowered the rates of home ownership contributing to the social label *generation rent* (Hoolachan, McKee, Moore, & Soaita, 2017; Xu et al., 2015).

Studies opposing the empirical research on decreased homeownership found that young people with student loan debt were more likely to own a home (20.6 %) compared to non-debtors (13%; Houle & Berger, 2015). Rather than increased debt accumulation, the correlated factor to homeownership fell upon employment status (Houle & Berger, 2015). To accurately represent housing trends today, all generations throughout the U.S. are more likely to be renting than they were 10 years ago, with proportionately higher rates among the middle aged and millennials (Chen, 2018). Although altered independent living situations and decreased homeownership are no longer isolated among millennials, the adult identities of older generations are not challenged as harshly when not meeting this marker.

Getting married. The act of and attitudes towards marriage have experienced distinct change among younger generations. The overall number of U.S. marriages has dropped, with the greatest rate decrease among millennials (Martin, Astone, & Peters, 2014). Only 26% of millennials were married, compared to 36% of Generation Z, 48% of baby boomers, and 65% of the silent generation at the same average age of young adulthood (Taylor, Passel, Wang, & Velasco, 2011). The establishment of traditional adulthood expectations after WWII led to marriage and children immediately taking place after graduation, becoming the societal norm (Arnett, 1998; Settersten & Ray, 2010). Shanahan (2000) posited baby boomer's choice to enter marriage at a young age was in response to a thriving economy with plentiful opportunities. A prosperous economy allowed men to financially support a family with only one income, while the contributing role of women was identified to manage a home. It was at this point during

the 20th century when family formation through marriage followed by childbearing became dominating markers for adulthood (Furstenberg, 2010; Settersten & Ray, 2010).

Gradual decreases in marriage patterns have been observed between Gen X and early millennials in the U.S. (F. Martin, Wang, Petty, Wang, & Wilkins, 2018). In 2010, 82% of Gen X women were married by age 40; compared to the projected estimates of 75% for early millennials, and 69.3% of late millennials for the years 2020 and 2030. Similar findings and projections can be seen among men between generational cohorts. In 2010, 76.6% of Gen X was married by age 40, while 69.6% of early millennials and 65% of late millennials will marry by 2020 and 2030 by the same age. The reported 12.7% decrease in women and 11.6% decrease in men between 2010 and 2030 are consistent throughout race and education levels (S. P. Martin et al., 2014). These findings indicate a change in marriage perception, recognizing that cohabitation and single lifestyles may be more widely accepted in modern society.

Reasons to delay marriage have been attributed to multiple factors. Cutler (2015), reviewed results from a Pew study, and found that 35% of millennials chose not to marry because they were not prepared to meet the financial obligations, compared to 29% who reported not marrying due to the inability to find a suitable partner (Cutler, 2015). Nearly three quarters (69%) of unmarried millennials preferred to establish a stable economic foundation before entering marriage (Taylor et al., 2011). Males who have yet to obtain a stable job that meets personal expectations of a provider are more likely to avoid marriage, even more so among black men (Silva, 2012). The statistics showing that millennials are waiting to marry by choosing long-term monogamous relationships or

deciding not to marry at all (Eickmeyer & Manning, 2018), can be viewed as mature decision-making rather than deficiency in adulthood marker attainment.

Parenting. Extending beyond marriage, data on millennials as parents also display noticeable changes in behaviors. Births rates decreased 5% between the years 1998 and 2010, however, the number of out-of-wedlock births increased 12% from 1997 to 2008 (Taylor et al., 2011). Within the 21st century, the number of births to the traditional two-parent family has also decreased. Likewise, the number of births to untraditional families has increased, as seen in reports from 2008, where 51% of births to millennials were to unwed females (Taylor et al., 2011). The reality of non-traditional families has been normalized as less than two-thirds (63%) of millennials reported having two parents who were married to each other (Taylor et al., 2011). The stigma of single parenting has decreased, however, the presumption that 'settling down' in a marriage to start a family to reach adulthood remains an expectation among other generations.

Aside from changes in marriage rates, the perceptions valuing marriage and parenting have also altered significantly since the post WWII era. A 2010 survey conducted by the Pew Research Center found that 52% of millennials reported that good parenting was the most important value in life, compared to 30% reporting that a successful marriage was of greatest importance (Taylor et al., 2011). This gap was much larger than a 1997 survey of Gen X participants, where 42% reported parenting as their most important life value and 35% reported their important value was a successful marriage (Taylor et al., 2011). The increase in parenthood value versus the decrease in marriage value displays millennials' position that the two markers are not necessarily a

package deal when transitioning into adulthood. Within the same Pew survey, gaps were observed in generational perceptions supporting the need for dual parent participation for raising a child. Only 53% of millennials felt it was necessary for both parents to be involved in the daily life of children, compared to 57% of Gen Xers, 61% of baby boomers and 75% of adults over the age of 65 (Taylor et al., 2011). Young adults emerging into adulthood during the 21st century remain positive about childhood upbringing although not aligned with the former idealistic two- parent family. The evolving trajectory of family structure is evidentiary to the cultural dynamics that alter traditional values and expectations of family formation.

Obtaining a career. The most individualized adulthood marker is the task of obtaining employment, preferably a long-term career. This marker for some young adults is strongly connected with pursuing an education. While occupational status and success are highly valued attributes in the U.S., a growing wage gap is wedged between older generations and millennials (McLeigh & Boberiene, 2014). Increased education levels among the millennials have not resulted in increased employment rates (Fry, Igielnik, & Patten, 2018; McLeigh & Boberiene, 2014). The number of participating workers in the labor force has decreased during the 21st century, with projections for additional rate drops through the year 2024 (Cramer, 2014; Toossi, 2015). Unemployment rates are highest among millennials. In the U.S., 13% of young adults age 20-24 do not hold employment compared to 8% of older workers (Faw, 2012). The precariousness of the current work force has not offered the same opportunities that were available to the baby boomers and Gen Xers, (Silva, 2012). Twenge, Campbell, Hoffman, and Lance (2010),

however, do not attribute this decrease in employment to the workforce environment. According to Twenge et al., millennials value leisure over work. Research highlighting the negative perceptions of working millennials also include the generations heightened expectations for competitive wages after earning higher education degrees. There is an observed juxtaposition between the proposed benefits of higher education heavily espoused to young adults and the actual prospect of obtaining secure employment. The 2008 recession pressured significant numbers of millennials to seek an education to prepare them for the recovery period after experiencing economic instability. However, the number of future employment opportunities are not predicted to sustain the high number of college graduates competing for jobs (Mechler, 2013). Nor do projections recognize adequate opportunities to support the large number of degree holders who qualify for higher paying positions (Cramer, 2014).

Other millennial employment behaviors have piqued research interests pertaining to work ethic in the labor force. Twenge (2006, 2013) posited that millennials' motivations for employment centered on the desire for high earnings, fame, and recognition, thus resulting in a reduction in job opportunities. However, a longitudinal study of 373 high school seniors conducted by Chow, Galambos, and Krahn (2017), displayed alternative motivations. Findings indicated the driving forces behind future employment and life satisfaction were attributed to intrinsic work values (personal interest, autonomy, and accomplishment) rather than work rewards (income and security) (Chow et al., 2017). While the sample in this study included participants from the last wave of Gen X, the reported motivations mirror that of empirical studies exploring

current millennial work motivations (Arnett, 2010; McLeigh & Boberiene, 2014; Ng, Schweitzer, & Lyons, 2010).

The economic environments impacting the work force are just as insecure or even more volatile for those without an advanced education, as the globalization of manufacturing and other industries places a strain on available job opportunities in the U.S. (Arnett, 2007b). When evaluating employment opportunities of blue-collar workers, Silva (2012) found during interviews that the threat to job security is the increased frequency of change to job skill sets. One particular interviewee told the story of completing a vocational training program around the same time that the skills he just learned were being replaced with automated machines (Silva, 2012). Finding a secure path to employment has become a much greater challenge for the 21st century job market, especially when the traditional educational opportunities may not provide support and resources for future jobs that do not yet exist or remain to be created.

Modern 21st century markers. Being able to make independent decisions, financially support oneself, holding responsibility for oneself, and connecting with others through meaningful relationships are the markers that millennials and Gen Z use to define adulthood (Arnett, 1998; Molgat, 2007; Sharon, 2016). Societal shifts have led younger generations to view these attributes as necessary to create a prosperous and supportive future within environments that may not support traditional markers. Substantial studies have recognized financial independence as one of the most desired markers to achieve in order for millennials to personally identify as an adult (Cassidy, Franco, & Meo, 2018; Friedline & West, 2016; Serido, Shim, & Tang, 2013; Sharon, 2016). The U.S. census

reported that financially supporting a family and being financially dependent were ranked more important than independent living, marriage, and parenting, but less important than formal education and full-time employment (Vespa, 2017). The value placed on financial security reflects the impact it has on the achievement of other markers (Migliaccio, 2018). Satisfaction and opportunities provided from financial security ease the challenges associated with adult responsibilities.

The climate of the job market has substantially impacted the level of financial instability experienced during the adulthood transition. A 2015 study, exploring the financial behaviors of millennials, found that 68% of respondents were classified as financially precarious or financially at-risk, with the majority of those experiencing financial instability having classifications in one or more areas; female, minority, low-income, and minimal literacy (Sinha, Tan, & Zhan, 2018). Financially unstable transitions within the 21st century can be attributed to the increased length of time to secure full-time employment, available employment opportunities aligned with skills sets and education, and jobs providing a sustainable wage compared to previous generations (Settersten et al., 2015). Unlike earlier eras that provided a supportive economy for growth, millennial and Gen Z cohorts are not afforded the same prospects for prosperity. According to a Pew research study (as cited in Cutler, 2015) millennials are the first modern generation to have higher rates of unemployment, student loan debt, and poverty, in conjunction with lower wages and wealth accumulation, compared to the two preceding generations. Early millennials were 50% less likely to earn more than their parents, compared to those born in the 1940s (Migliaccio, 2018). Between 1995 and

2014, the median net worth of families headed by someone under the age of 35 declined 41% (Cramer, 2014). These financial realities have led many to depend on supplemental support from parents, with those from wealthier homes receiving more monetary assistance. Enhancing already present socio-economic inequalities, estimates show that up to 10% of household incomes are allocated to helping financially support adult children (Settersten et al., 2015). Young people from working-class families have more of a challenge obtaining financial support from parents, as it is more likely that working-class parents are also assisting their own elderly parents financially (Chen, 2018). The additional burden placed on families to provide multi-generational financial assistance has become a realistic family dynamic. While critics accuse younger generations of draining parents' retirements, in some cases transitioning adults are carrying the family financial burdens. A report from TD Ameritrade (cited by Wargo, 2017) reported that 20% of millennial respondents admitted to financially supporting their own parents, averaging $12,000 of assistance per year. The multiple financial demands present in 21st century transitions have disadvantaged young adults as they attempt to accumulate wealth for financial security according to traditional standards.

The long-term financial behaviors of millennials are also exhibiting differed plans for late adulthood financial stability. Multiple reports state that 80-85% of millennials feel they have enough money to sustain the lifestyle they expect in the future (Cutler, 2015). A 2018 survey found that millennials' optimism of current and future financial security has influenced plans to retire an average of seven years earlier than the qualifying age for social security benefits (Charles Schwab Corporation, 2018). Unlike

earlier generations, young adults will not reap the same social security benefits to sustain life in future decades. A little over half of millennials (51%) believe these benefits will be unavailable to them in the future, while 39% expect reduced levels of the social security support currently distributed to retirees (Taylor et al., 2011). The lowered long-term monetary expectations however, could be a result of the majority (53%) of millennials who report plans to receive inheritance from their parents to assist with financial security during retirement (Charles Schwab Corporation, 2018).

This expectation of falling into easy money in the future could explain why young adults' spending and saving behaviors are not aligned with financial planning professionals' recommendations. For instance, Yao and Cheng (2017) found within a sample of 782 employed millennials, only 37.2% had an established a retirement account. Surprisingly, despite having higher paying positions, young adults with advanced degrees contributed smaller amounts to retirement accounts than those with a high school diploma (Yao & Cheng, 2017). Regardless of living through the 2008 Great Recession and experiencing a less prosperous transition environment, millennials and Gen Z are not adequately prepared for the economic and societal fluctuations expected to take place that will greatly impact their late adulthood financial sustainability.

Methods to Prepare for Adulthood Transitions

It would be inaccurate to assume that one single event or action sufficiently prepares individuals for adulthood. Acquiring the necessary life skills for adulthood can occur through multiple means, and is strengthened when such skills are introduced and

modeled throughout different areas of an adolescent's life. The webbed connections displayed in the use of the ecological system model within the theoretical framework (see Figure 1) represent the multiplicity of influences on successfully transitioning into adulthood. The following section introduces the direct transitional influence from three environments: home, social, and school.

Preparation Within the Home

Families are positioned as the most influential method in childhood (Bronfenbrenner, 1993) and adolescent development, with smaller family sizes providing increased time and resources for life-skill modeling (Larson, Wilson, & Mortimer, 2002). Results from a survey assessing money management behaviors of 268 college students confirmed the transfer of financial knowledge occurred in response to extensive observation and modeling within the home (Clarke, Heaton, Israelsen, & Eggett, 2005). The majority of respondents identified that fathers held the dominating financial authority in the home. However, families incorporating regular financial modeling from both parents were found to have the most positive impact on developing strong financial behaviors (Clarke et al., 2005).

Millennials are exposed to multiple external influences, yet decision-making often aligns with the attitudes and beliefs established within the home. In a 2016 study conducted by Bouchard and Lachance-Grezla, it was found that young adults raised within nontraditional homes held more positive perceptions of cohabitation, and other nontraditional family formations. These results are aligned with the societal mantra that individuals are a product of their environments. However, when analyzing transitional

experiences of millennials, the nontraditional families may provide young adults with the exposure and acceptance of behaviors that are more congruent with the realities of the 21st century and emerging adulthood. With an increase in nontraditional families, the dynamics of a family and the role of the home in adulthood transitions are important to understand. Research surrounding adulthood transitions continues to support the benefits of traditional families, as seen in a study by Fomby and Bosick (2013). Young adults, classified as the most advantaged during transitions, were generally raised by married and highly educated parents and were also more likely to seek higher education. This group was less likely to engage in early adolescent sex, performed better academically, and focused their efforts towards a planned future. The group of young adults who experienced the greatest challenges transitioning into adulthood were raised in homes with younger mothers who were less likely to be married and held lower education levels. This group experienced more instances of abuse within the home, had increased levels of delinquent behavior, and were more focused on pregnancy and moving out rather than a designed future (Fomby & Bosick, 2013). "[E]arly family instability appears to be related to attitudes, behaviors, and markers of achievement in adolescence that are consequential for the transition into adulthood" (Fomby & Bosick, 2013, p. 1283).

The effectiveness of life-skill modeling in the home depends upon whether the parents have the ability to accurately demonstrate productive and beneficial characteristics associated with adulthood. Holmstrom et al. (2002) studied upper middle-class high school seniors and found that families with higher socioeconomic statuses provided fewer opportunities for teens to practice life skills within the home. Young

adults who experienced overly structured teen years, full of extracurricular activities and active academic study regiments lacked experience participating in daily household chores (Holmstrom et al., 2002). Although the home environment is the most influential (Larson et al., 2002), the inconsistency of adulthood preparation and adult responsibility modeling throughout results in continued gaps between groups of young adults when transitioning into adulthood.

Preparation Through Society

Adolescents and young adults interact with multiple facets of society each day. Each facet contributes to the development and understanding of adulthood responsibilities. The use of media over the past three decades has maintained the dominating method of leisure among emerging adults (Coyne, Padilla-Walker, & Howard, 2013). According to a 2018 Pew Research Center report, 95% of adolescents have access to smartphones, with 45% claiming to be connected to online media 'almost constantly' (Pew Research Center, 2018). The influence that media has on adolescents and young adults has attributed to the concept of parasocial interaction, first introduced by Horton and Wohl in 1956 (as cited by Giles, 2002). Parasocial interactions occur when viewers develop connections to media personalities by viewing the behaviors and opinions of media figures; these connections are often one-sided (Gleason, Theran, & Newberg, 2017). Excessive time spent on social media has transformed social media celebrities from entertainers to positions of influence; impacting adolescents' personal identities, future life aspirations, and connections to reality (Davis, 2013; Gleason et al., 2017). Similar to socio-economic differences in preparation methods within the home,

social media use influence varies by social class as well. Adolescents from lower income homes used Facebook nearly twice as much as those from a wealthier home. Seventy percent of teens from homes whose annual household was less than $30,000 used Facebook compared to 36% of teens from homes reporting their income exceeding $75,000 (Pew Research, 2018). The amount of time spent on social media alters an adolescent's sense of identity, as well as perceptions of future realities. Uhls and Greenfield (2012) used a mixed-methods approach to identify how viewing social media impacted the future aspirations of youth. When evaluating the most important future values, the majority of participants identified fame as their primary value, followed by benevolence, achievement, community feeling, and success. The social media viewing practices of youth have altered the transparency of adulthood reality (Giles, 2002; Izak, 2014).

Preparation Through School

The different attitudes held by generations in terms of adulthood responsibilities are constructed through, social, political, economic, and educational inputs (Woods, 2005). The education system has been called upon time after time to address societal problems and prepare youth to become contributing citizens (Noddings, 2010). Education reforms and policies have progressively changed throughout the late 20th century and early 21st century, resulting in curriculum with various representations of preparation for adulthood. The 1983 release of the government report, *A Nation at Risk*, was a catalyst in societal expectations of the role education holds in developing students into globally competitive citizens (Imperatore & Hyslop, 2017; Mehta, 2015). Millennials and Gen Z

have experienced increased rigor through Common Core education standards in core academic disciplines. Nationally restructured and implemented curricula focus on graduates being college and career ready (Imperatore & Hyslop, 2017). While educators and curriculum developers emphasize a college for all approach, students are aware that their success extends beyond cognitive knowledge and employability. The perceived absence or decline in life skills within modern curricula is in response to the pedagogical shifts in education (Kivunja, 2014). An emphasis on critical thinking, problem solving, and digital literacy have been identified as the tools necessary to meet 21st century demands (Kyriakopoulos, 2016).

If the post WWII era established the normative standards for adulthood responsibilities and an idealistic quality of life, a look into the curriculum offered in the 1950s may identify the skills and educational emphasis deemed important to society. C. Anderson (1958) developed a comprehensive curriculum to assist graduates and their adult life adjustments after concerns were expressed in a parent magazine. The concern was, "adhering to an outdated curriculum, most schools are force feeding boys and girls information they will never need, denying them training for the kinds of jobs they will have and driving them from the desks through sheer boredom" (C. Anderson, 1958, p, 235). The proposed curricula focus on four areas necessary to transition into adulthood: (a) social; (b) commercial; (c) college; and (d) vocational. The 4-year plan in Table 2 displays a recommended curriculum structure, that offers a variety of course combinations according to student interests. The variety of skills presented in this curriculum proposal represented foundational skills needed in academic, career, and daily

Table 2

Example of Anderson's (1958) Proposed Curricula for Adulthood Preparation

Grade	College department	Social department	Commercial department	Vocational department
9th	Mechanical Drawing, Useful Geometry, Housing Construction	Personal Health, Sanitation, Safety & First Aid	Typing, Shorthand, Correspondence, Penmanship	Agriculture, Natural Surroundings
	General Science, Inventions, Cleaning & Polishing	Study Habits, Social Institutions & Sciences, Schools & Churches	Business & Vocational Math, Statistics	Cooking Nutrition, Meal Planning
10th	Biology	Physical Education, Athletics	Salesmanship, Retailing, Business Law, Property Rights	Woodworking, Repairing Building, Trades
	Journalism, Advertising, Education, Oral Expression	Music, Theater, Literature, Recreation	Securing a Job, Orientation in Business,	Handicraft, Printing, Paper Role
11th	Chemistry, Physics, Useful Algebra	Leadership, Administration, Labor, Parliamentary Procedure	Bookkeeping, Office Practice, Business Machines	Clothing, Textiles, Furniture, Equipment
	Types of Colleges, Scientific Orientation, Techniques of Research, Economic Geography	Conservation, Community, Service Municipal Government, Federal Services	Purchasing, Consumption, Marketing, Transportation	Mechanics, Automobiles, Metals, Tool Sharpening
12th	Design, Display, Decoration, Color	Problems of Democracy, U.S. History	Heat, Power, Light, Communication	Occupational Info, Vocational Adjustment, Country vs City Life
	Industrial Management, Manufacturing, Heavy Industry Economics	Marriage, Child Rearing, Home Management, Budgeting	Banking, Finance, Credit Insurance	Electricity, Electronics, Radio

Note. 2-4-8 Curriculum place recreated from Anderson (1958).

life environments during that era. Course subjects provided knowledge to complete day-to-day tasks such as cooking, money management, time management, interpersonal relationships, self-awareness and societal functioning, as well as "useful" core academic knowledge needed for learning and career purposes (Anderson, 1958).

The skills benefiting daily functioning related to adulthood responsibilities, can be

referred to as life skills. Identifying the definition and meaning of life-skills curriculum varies according to the source. World organizations such as UNICEF, UNESCO and WHO identify ten skills as core concepts for life skills; (a) self-awareness, (b) critical thinking, (c) creative thinking, (d) decision making, (e) problem solving, (f) effective communication, (g) interpersonal relationship, (h) empathy, (i) coping with stress, and (j) coping with emotion (Prajapati, Sharma, & Sharma, 2017). Some of these skills have been linked to a movement to increase the level of employability skills among younger generations. Soft skills are non-technical, including working positively with others, having a sense of self, and being able to problem solve in a contributive manner (Tulgan, 2015). Life skills and employability skills have relatable attributes, however, the societal commentary regarding the lack of soft skills among millennials is focused on career environments. Life-skills education extends beyond career interactions and personal attributes, and provides the capability to complete the tasks and functions associated with the broad responsibilities of adulthood.

Identifying whether high school graduates are prepared for adulthood, based on life-skill competencies is subject to the environment of focus. Extensive research has reviewed post-high school experiences of college students and their ability to transfer the skills obtained from secondary education into higher education. Holmstrom et al. (2002) posited that students have been thoroughly trained to handle the expectations associated with college coursework throughout their 12 years of schooling, however, they are not equipped with the knowledge necessary to sustain daily tasks outside of academia.

Through conducting interviews with 23 high school seniors, Holmstrom et al.

(2002) found that the hesitations of entering college were less related to course work, deadlines and studying, and more focused on independent living, time and money management, and balancing the routine tasks of daily living. Along with concentrating on the concerns of soon-to-be college students, this study provided insight into what students feel is important to learn while in high school. Comparable research conducted by two educators in a Florida charter school sought to explore the role general educators had in providing life skills within general education curriculum by interviewing students (Cassidy et al., 2018). “We became to realize that our obligation must go beyond teaching, as we are responsible for helping develop young adults preparing for a world outside of our classrooms and school” (Cassidy et al, 2018, p. 43). Conclusions from student interviews recognized that not only were students willing to learn about basic life skills, they were surprised such lessons were not required for graduation, “Why don’t any teachers teach this?” (Cassidy et al., 2018, p. 40). Cassidy et al. felt that the difficultly of incorporating life skills into general education class was due to lack of instructional time, and the inability to identify which life skills were of most importance to incorporate in curriculum.

As the ability to experience and observe life skills being modeled in the home is inconsistent, providing opportunities to obtain this knowledge during high school is paramount. The implementation of life skills classes offered in secondary schools provides resources to a broader range of adolescents, narrowing the gap between high school and college graduates (Holmstrom et al., 2002). Failure to receive life-skill development through secondary education leads to the assumption that obtaining such

skills would take place in a college setting. The post-high school life styles of college students and noncollege participants differ in the completion of markers. Millennials unable to receive a college education are more at risk of failing to complete one or more traditional adulthood markers (McLeigh & Boberiene, 2014; Settersten & Ray, 2010; Silva, 2012). In addition to noncollege participants, racial, ethnic minorities, and immigrants are at risk of negative transitional experiences that "casts a long shadow over their adult lives (Shanahan, 2000, p. 686). In 1988, the William T. Grant Foundation released a report *The Forgotten Half*, highlighting the inequality of preparation for life provided to adolescents and young adults who do not attend college (as cited in Rosenbaum & Rosenbaum, 2015). This report brought awareness to the struggles of this population in areas of career prospects, respectful societal recognition, and abilities to attain responsible roles while transitioning into adulthood. Since the release of this report, along with other initiatives promoting college for all, secondary general education curricula remain focused on the transition into college, rather than the transition into other non-academic environments of adulthood.

Life-skills curriculum. The challenge of incorporating life skills into secondary education is due to the high volume of the core academic demands and the lack of time educators have within their already dense curricula (Cassidy et al., 2018). Career and Technical Education (CTE) has been credited for the opportunities and growth provided to students outside of core academics. CTE programs have responded to legislation and society's needs over time to increase the education and post-high school experiences of students (Imperatore & Hyslop, 2017). Students who participate in CTE courses have

increased probabilities to graduate from high school, gain employment within a year after high school, and boost wages (Dougherty, 2016). Students who chose to concentrate in one of the eight CTE areas are further benefited in employment, wages, and post-secondary education, with the greatest benefits seen among males and low-income students. An example of one of the CTE concentration areas providing students with instruction promoting life skills can be found within family and consumer sciences (FCS) programs. “Founded as home economics, it is the comprehensive body of skills, research, and knowledge that helps people make informed decisions about their well-being, relationships, and resources to achieve optimal quality of life” (American Association of Family and Consumer Sciences, 2018, para. 1). The FCS discipline evolved during a time when society was experiencing dramatic changes including industrialization, economic disparity, political power struggles, and fluctuating social identity (Nickols et al., 2009). The discipline has responded to the continuous changes within environments by updating curricula to address appropriate societal needs. Courses within FCS introduce life skills knowledge to improve daily life functions, spanning across the various domains of human development, consumerism, personal and family finance, textiles and apparel, housing and interior design, nutrition and wellness, and food science (Roubanis, 2016). Although the contributions of FCS within a school setting may not be immediately recognized, other government departments incorporate FCS into programs intended to improve communities. Research on correctional program rehabilitation recognized the value of FCS education to provide criminal offenders with the tools necessary to enter back into society as productive citizens with new skills to manage life and avoid future

criminal behaviors (Roberson, 2015). The life skills incorporated in FCS curriculum used in criminal justice education provides the foundational components to obtaining a satisfactory quality of life; a similar objective of the public education system.

The awareness of secondary education FCS programs and participation in FCS programs, however, are underwhelming considering the benefits proposed to be provided. Betz (2010) sought to identify the role school counselors had toward student enrollment in FCS courses and found that among the counselors who were tasked with establishing high school course plans, counselors had limited knowledge of educational opportunities provided to students in FCS programs. While the counselors were complimentary of the value and rigor of the programs, stating they felt it was important to require such courses in high school, they were unfamiliar with the career connections linked to FCS (Betz, 2010). In a society with strong focus on college and career opportunities, the contributions available in the FCS discipline may be underrecognized, impacting the number of students exposed to the curriculum. A 2002-2003 survey found that enrollment rates in FCS programs were equal to that of home economics in 1959 (C. Werhan & Way, 2006). However, the most recent survey of FCS enrollment in 2012 reported a 38% decrease in students participating in FCS programs (C. R. Werhan, 2013). While there are no updated statistics of national FCS enrollments, this trend may indicate further enrollment reductions.

Despite the challenges related to exposure to life skills curriculum in FCS programs, substantial research throughout the past few decades provides insight into the effectiveness of the programs. The level of effectiveness is dependent upon the amount of

impact the knowledge obtained within a course has on the student's life. A review of 396 publications examined the effectiveness of life skills and FCS programs found in research published between 1994 and 2004 (Brown, Myers, Gentzler, & Hausafus, 2006). No updated reviews have taken place on similar mass publications since 2004. FCS nutrition programs have been repeatedly found to be effective in increasing students' nutritional knowledge (Brown et al., 2006; Watson et al., 2009). With the use of a pre-and posttest questionnaire, assessing the backgrounds and nutritional knowledge of 75 students, Watson et al. found a significant increase in the nutritional knowledge and attitudes reported between an FCS intervention program and a control group. Participants in the intervention group were also found to have a significant difference in increased consumption of milk and breakfast (Watson et al., 2009). A more recent study on the long-term effectiveness of nutritional knowledge from home economics and health education was conducted in Australia. The data collect from two samples of 2,022 (November 2011) and 2,146 (November-December 2012) participants with median ages of 43.6 (2011) and 45.9 (2012), showed the long-standing transferability and application of nutrition education (Worsley et al., 2016). Using a multiple regression analysis of nutrition knowledge scores, participants from both samples who participated in home economics recalled more food information related to food safety, food label knowledge, nutritional knowledge and environmental and ethical knowledge (Worsley et al., 2016). FCS programs focusing on human development, including the child and family were also found to increase students' understanding and promote positive attitudes, according to the research review conducted by Brown et al. (2006).

Each state is positioned to identify and focus on the life skills chosen to incorporate into schools, resulting in a lack of life skills education continuity nationwide. However, a nationwide evaluation of life-skills programs can mimic the federally funded Personal Responsibility Education Program (PREP). PREP provides disadvantaged adolescents with educational resources on six adulthood preparation topics including: (a) healthy relationships; (b) adolescent development; (c) financial literacy; (d) parent-child communication; (e) education and career success; and (f) healthy life skills (Hulsey, Zief, & Murphy, 2018). Recent research found that of 72% of youth who participated in a PREP program, reported feeling more prepared for adulthood. The majority of the programs (78%) were associated with schools, and were able to connect with a variety of adolescent demographics including 27% of those considered highly vulnerable (Hulsey et al., 2018). Burrus et al. (2018) studied 36 PREP intervention programs to evaluate the impact these programs had on social determinants. The quality of these PREP programs focused on the ability to address all six adulthood preparation topics. None of the programs evaluated were able to focus on all adulthood preparation topics; 5.6% of programs addressed four topics, 25% of the programs addressed three topics, another 25% covered two topics, while the remaining 44.4% of programs only addressed one of the adulthood preparation topics (Burrus et al., 2018). The PREP programs studied were created for intervention and training purposes and were not considered part of secondary general education curriculum. While the impacts of such programs are beneficiary, the lack of comprehensive coverage of all topics limits youths' opportunities for preparing for transition into adulthood. When comparing the PREP programs to that of FCS

programs, the FCS curriculum covers all six PREP topics that prepare youth for life after high school.

Although FCS curriculum is supported nationally with an organization providing national standards, not every state board of education places the same focus on FCS as they do core academics. States are divided between those who mandate that students enroll in a FCS course, and those who provide students with the agency to choose FCS as an optional elective. A study of the effectiveness of three FCS courses offered in Oklahoma and Florida (Adult and Family Living, Marriage and Family, and Family and Consumer Sciences II) looked at student's scores of pre- and post-exposures to the curriculum (Halpern-Meekin, 2011). Students from Florida who were required to enroll in a course were found to have benefited more from participating in the course, compared to students in Oklahoma whose enrollment was voluntary. Students who displayed significant growth benefits to course exposure were identified as being associated with specific demographic characteristics including: (a) from two-parent and never-married-parent families; (b) black; (c) weak academic performance; and (d) were older adolescents (Halpern-Meekin, 2011). The demographic groups helped through FCS may not show distinct patterns or trends, however, the state focus on the importance of FCS did have an impact on the effectiveness of the curriculum. The requirement of taking a FCS course to provide skills validated the curriculum value and student recognition of the transferability of such skills.

While Brown et al. (2006), were not able to find substantial research on the effectiveness of traditional FCS programs such as clothing, textiles, and interior design at

the time of their publication; there were positive benefits found among programs that included consumer management. These results are heavily supported with recent research on the benefits of financial literacy education in high schools (Friedline & West, 2016; Yates & Ward, 2011). Education communities have recognized and implemented financial literacy focused curricula to prepare students for money management, budgeting, and long-term financial decisions present throughout adulthood. Providing financial curriculum to high school students supports the introduction of financial behaviors to support success in the future. A study evaluating a Money Talks curriculum, surveyed 323 adolescents using a pre- and posttest survey instrument (Varcoe, Martin, Devitto, & Go, 2005). Researchers found that participating in a finance awareness course improved the level of financial literacy among participants. The financial behaviors that displayed the greatest significance in improvements were savings, awareness of auto insurance, price comparison, and buying items on sale when shopping (Varco et al., 2005). Similar studies conducted on another financial literacy curriculum confirm these findings. When evaluating the National Endowment for Financial Education (NEFE) High School Financial Planning Program (HSFPP), data was collected from over 5,000 students using a post-then-pretest method (Danes & Haberman, 2007). The use of the post-then-pretest method provided more reliable results as students were more aware of their shift in knowledge prior to the introduction to the curriculum once they became familiar with the content. When evaluating the HSFPP, males scored higher in saving money than females (Danes & Haberman, 2007), opposing the findings from the Money Talks curriculum research that scored males lower in aspects related to savings (Varco et

al., 2005). An overall increase in financial knowledge was also recognized, confirming results from similar studies on the benefits on increasing financial literacy through education programs (Brown et al., 2006; Varco et al., 2005).

More recent research supports the value of financial literacy education. A meta-analysis of 126 studies evaluating the effect of financial literacy education reviewed programs that included both students and adults. The education interventions proved to have a significant impact on financial behaviors and an even greater impact on financial literacy (Kaiser & Menkhoff, 2017). The level of positive impact on the financial literacy and behaviors evaluated through the studies in the meta-analysis identified a decrease in education effectiveness for low- and lower-middle income participants. The increased focus and awareness of financial literacy education is promising; however, researchers have identified the difficulties of evaluating such effectiveness. Friedline and West (2016) recognized that the assessment tools used in the National Financial Capability study to obtain data on financial capabilities and behaviors was insufficient due to survey design. Similar limitations were found by Yates and Ward (2011) after analyzing the transferability of financial knowledge from high school through adulthood by using the National Council on Economic Education survey. The survey questions identifying education effectiveness were not equally aligned with the amount of exposure participants had to the curriculum (Yates & Ward, 2011). The positive effects financial literacy education has on participants enrolled in programs has been evidenced, however, the extent of knowledge accumulation and individual financial behaviors are more difficult to identify due to inconsistencies between the focus of financial literacy

programs. Some programs focus on personal budgeting, while others programs focus on investments. Thus, resulting in an inability to create a general assessment to accurately validate the effectiveness of financial literacy curriculum on student financial behaviors.

Utah life-skills curriculum for adulthood preparation. Within the state of Utah, a life-skills curriculum aligning with the adulthood markers, as well as the six-adulthood preparation topics of PREP can be found within the one semester FCS course, Adult Roles and Responsibilities (Husley, et al, 2018; Utah State Board of Education, 2017a, 2017b). The course is not required for graduation, yet is considered an elective credit option. The course description reads:

> This course prepares students to understand human relationship involving individuals and families. Topics include career and workforce preparation, family, parenting, money management, decision-making skills, communication skills, self-awareness, crisis management, and individual roles and responsibilities within the family, community and workforce. This course will strengthen comprehension of concepts and standards outlined in Science, Technology, Engineering and Math (STEM) education. (para 1)

An additional version of the course, Adult Roles and Financial Literacy is offered in some high schools, as well. In 2003, Utah Senate Bill 154 was passed into law, requiring high school students to take a course in financial literacy in order to graduate (Utah Education Network, 2017). A year later, the Utah State Board of Education approved a one-semester course of financial literacy to be included among the graduation requirements. The original class, General Financial Literacy, was incorporated into high schools beginning with the graduating class of 2008. According to a 2017 report, Utah is one of five states in the U.S. earning an A grade in providing personal finance education to high school students (Center for Financial Literacy, 2017). A revised 2014 law placed

additional financial literacy education requirements to the 2003 Senate Bill 154 demonstrating a high value in financial literacy, "Utah is clearly the leader in the nation in high school personal finance education" (Center for Financial Literacy, 2017, p. 59). Some local education agencies have incorporated financial literacy into the Adult Roles course extending the one-semester course to a full year option. Both Adult Roles and Responsibilities (ARR) and Adult Roles and Financial Literacy (ARFL) contain rigorous educational standards housed under overarching subject specific themes, referred to as strands (see Appendices A and B). Schools continue to offer the General Financial Literacy (GFL) course taught by a non-FCS department, organized by four themes strands and subsequent educational standards (Appendix C; Utah State Board of Education, 2017c). The alignment of educational strands and standards with the traditional and 21st century adulthood markers (AM), as well as the six PREP topics in Table 3, identifies comprehensive life-skills education preparing students for adulthood. Both Adult Roles curriculums include performance objectives requiring students to demonstrate content comprehension, along with proficiency on a summative state skills certificate assessment.

The Adult Roles and Responsibilities, and Adult Roles and Financial Literacy classes each require students to complete a state designated Skills Certification test to determine student proficiency (Utah State Board of Education, 2017b). The Adult Roles and Financial Literacy course requires students take an additional skill certification test, to assess financial literacy knowledge proficiency. As seen in Table 4 each test is divided

Table 3

Curriculum Overview Identifying Adulthood Responsibilities by Stand

Related concepts from adulthood markers and the Personal Responsibility Education Program.	ARR strands					ARFL strands								GFL strands 1-4
	1	2	3	4	5	1	2	3	4	5	6	7	8	
Continuing education	X					X	X							X
Independent living											X	X		X
Marriage				X							X			
Parenting & parent/child communication					X								X	
Career preparation	X					X	X							X
Independent decision making	X					X								
Financial literacy & independence				X			X	X			X	X		X
Caring & healthy relationships	X	X	X	X		X			X	X	X			
Adolescent development	X		X			X				X				
Healthy life skills	X	X				X			X		X			

Note. ARR= Adult Roles & Responsibilities, ARFL= Adult Roles & Financial Literacy, GFL- General Financial Literacy

Table 4

Breakdown of Strands Represented on Utah State Skills Competency Exam

Test	Test #	Number of test points by strand								Total points	Total questions
		1	2	3	4	5	6	7	8		
Adult roles and responsibilities	310	8	11	21	23	15	-	-	-	78	69
Adult roles and financial literacy	319	7	-	-	11	11	14	-	14	70	60
General financial literacy	4501	16	17	23	-	-	-	19	-	55	50

Note. Adult Roles and Responsibilities only covers strands 1-5, Adult Roles and Financial Literacy requires two assessments covering both Adult Roles and General Financial Literacy strands.

up into sections based on the education strands covered in the curriculum. Sections with greater numbers of questions are deemed essential to focus instructional time in order to increase proficiency scores.

Conceptual Framework

As represented with the review of literature, assessing the level of preparation for transitioning into adulthood is complicated with enhanced complexity when accounting for social norms (Settersten et al., 2015). The multiple considerations impacting adulthood preparation development include but are not limited to, family background, culture, community environment, socioeconomic status, gender, ethnicity, societal dynamics, economic circumstances, and educational experiences. In order to compose an understanding of such considerations related to the adulthood transition experience, a visual representation (seen in Figure 2) was created using the chronosystems model of the ecological systems theory (Bronfenbrenner, 2005). Unlike Bronfenbrenner's (1993) initial focus to evaluate the development of the child, the focus of this conceptual framework represents a similar developmental period, as young adults are emerging from a state of dependence into a transitional state of autonomy.

The central focus of the influential systems is the transitioning young adult, with distanced concepts influencing development according to the level of direct interaction. While the young adult is not an active participant within this system, they interact with others and institutions that in result influence their realities (Bronfenbrenner, 2005; Onwuegbuzie, Collins, & Frels, 2013). Using the chronosystem model provides insight

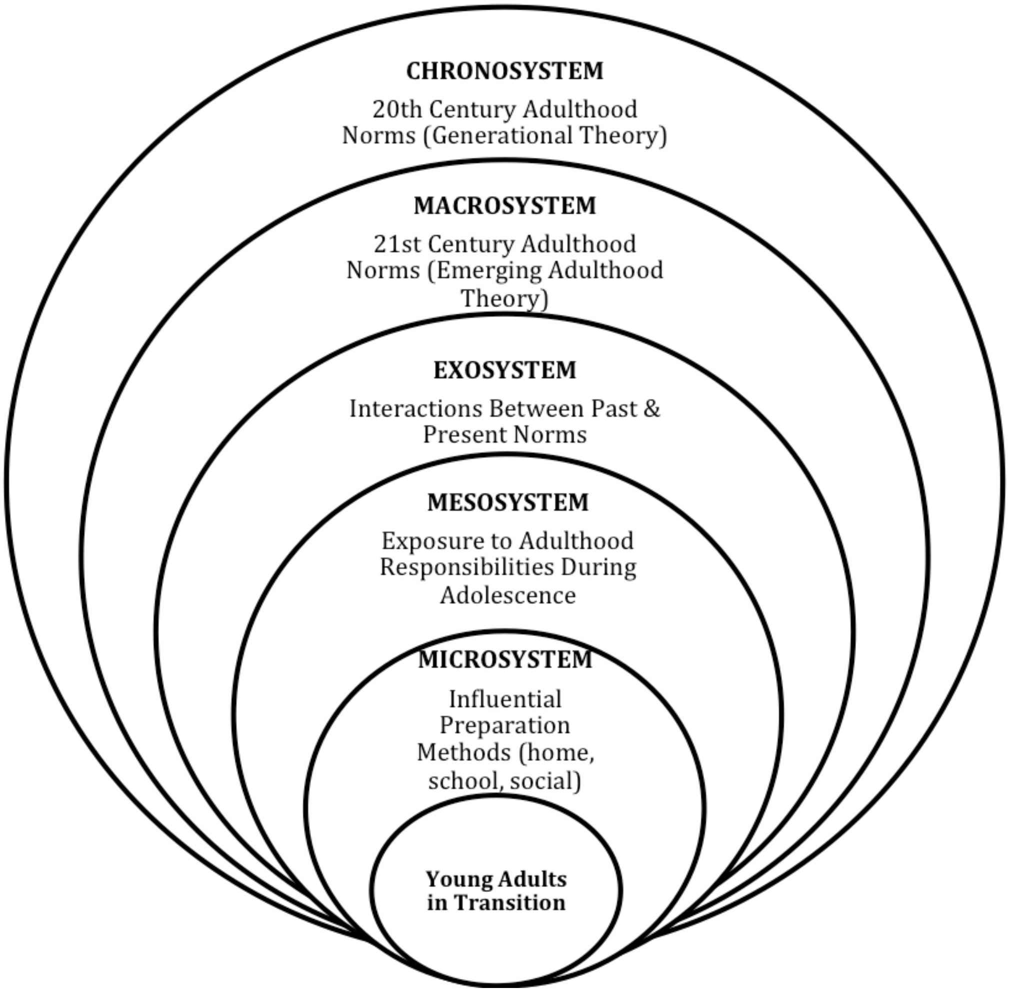

Figure 2. Conceptual framework constructed using Bronfenbrenner's (2005) ecological systems chronosystem model.

into the actual experiences of transitioning into adulthood by acknowledging current norms evaluated against past norms, resulting in a comprehensive understanding of the process to prepare for adulthood.

The chronosystem environment, holds the least direct influence on the individual, representing the societal perceptions of adulthood. These traditional assumptions of adulthood capture the attitudes and expectations strongly held by older generations. Traditional ideologies of older generations intend to better the way of life for future

generations in order to create sustainable societies (Peterson, 2006). Younger adults often misunderstand the criticisms of older generations developed from such ideologies. The generational theory, proposed in the book *Generations: The History of America's Future 1584-2069*, describes characteristics and views associated with generations stemming back from the establishment of the United States union (Strauss & Howe, 1991). Inspired by Karl Mannheim's theory on generational identities, Strauss and Howe explored generational identities by establishing how "events shape the personalities of different age groups differently according to their phase of life, and how people retain those personality differences as they grow older" (Strauss & Howe, 1991, p. 34). Generational identities and ideologies are imprinted by the environments of each generation as they forge their way through transitional periods during social and economic fluctuations.

The generational theory includes four phases that repeatedly cycle throughout time, past, present, and future. The complete cycle of phases is referred to as a turning (Strauss & Howe, 1991). Each turning begins with the high phase, comprised of societal rebuilding from the previous turning. Generations coming of age during the high phase encompass a strong social collectiveness and loyalty to perform duties for the best interest of the cohort. Baby boomers, born between 1943 and 1960, are an example of a generation coming of age during a high phase. The next phase of the turning is the awakening phase, where generations develop a high sense of individualism in response to the strong societal foundation already created, allowing individuals to experiment and break away from normative social discipline. A generation representing this phase is generation X (Gen X), born between the years 1961 through 1981. Following the

awaking phase is the unraveling phase; where norms have been breached, weakening institutions, resulting in a generations' decreased trust in social structures, further strengthening individualism. The G.I. generation, born between the years 1901 and 1924, as well as millennials, experience coming of age during the unraveling phase. And finally, transitioning generations situated in the crisis phase experience complete destruction within a social system often from war or revolution, requiring intense societal rebuilding and social reconfiguration. The silent generation born between 1925 and 1942, transitioned into adulthood in the crisis stage, with the youngest cohort to date, Gen Z predicted to do the same (Strauss & Howe, 1991). Accounting for the vastly different dynamics constructing generational adult identities within the model, it is unrealistic to expect the behaviors of all generations to align to one set of adulthood standards.

The next influencing environment, or macrosystem, within the conceptual framework impacting adulthood transitions is the 21st century environment. Characterized by the current cultural context, including ideologies, policies, and beliefs systems, this system is significant to the modern observances of young adults (Bronfenbrenner, 2005; Onwuegbuzie et al., 2013). Arnett (1998, 2000, 2004) recognized a cultural change in millennial adulthood transition experiences with his research, thus, leading to the development of the emerging adulthood theory. Arnett (2004) identified that millennial behavior trends contradicted prior generation behaviors observed during the mid to late 20th century. The emerging adulthood theory differentiates the development and life experiences between adolescence and established adulthood by recognizing modern environments promoting self-exploration, opposing former

assumptions that young adults should conform to predetermined role expectations (Arnett, 2010; Trzesniewski & Donnellan, 2010). The theory recognizes specific transition characteristics among modern young adults ages 18 to 25 (Arnett, 1998). Due to cultural changes, the transition into the adult world after high school graduation has extended timelines, breaking traditional adulthood transition norms (Arnett, 1998, 2000).

Moving closer to the more influential systems of preparing for adulthood is the conflicting interactions between traditionally held assumptions of adulthood responsibilities and modern perceptions unique to the 21st century. This exosystem level within the chronosystems model signifies a disconnect between millennials' behaviors attempting to achieve adulthood responsibilities and societies' recognition of the competency of such behaviors. The conflicts between norms within this system are from the competing concepts from the generational (chronosystem) and emerging adulthood theories (macrosystem).

The mesosystem is identified in the conceptual framework as the connectivity between home, school, and society, related to the repeated exposure of adulthood responsibilities. Bronfenbrenner (2005) also recognized this portion of the model as promoting identity development based on positive environment exposures, or creating conflict diverting someone away from negative environment exposures. While preparing for the transition period, repeated exposure to adulthood responsibilities within the mesosystem reaffirms adulthood competency and self-sufficiency.

The final system, that is most explored throughout the study, pertains to the influential methods where adulthood preparation occurs through immediate interactions

(Bronfenbrenner, 2005; Onwuegbuzie et al., 2013). Within this microsystem are three environmental methods of preparation, home, social, and school. The home environment includes familial backgrounds and dynamics, including that of extended families. The next environment, social, which includes media influences and friendships, also extends the level of influence into the inter and intrapersonal connections made through social media. Finally, the remaining environment, school, is where students spend a considerable amount of time, seeking connections to create autonomy and an individualized future. Continuous interactions between individuals and environmental methods of preparation demonstrate that the ecological systems theory using the chronosystems model may be useful when considering the webbed connections of adulthood transitions.

Summary

Transitioning from adolescence to adulthood is unpredictable and ever evolving across generations. Prior research has provided valuable insight into the current challenges faced by millennials and projected challenges Gen Z may face when entering into adulthood (Arnett, 2007a; Katsiaficas, 2017; Oesterle et al., 2010; Settersten & Ray, 2010; Shanahan, 2000). The changing economic, political, cultural and technological dynamics of the 21st century place a widening gap on the adulthood expectations of old and new generations. Millennials are forging their own path into adulthood adapting to the changing society while attempting to meet adult expectations of the 20th century (Arnett, 1998). Higher education is recognized as a viable pathway for adulthood

preparation by progressively introducing adult responsibilities using supportive resources (Imperatore & Hyslop, 2017; Mehta, 2015). However, young adults who do not seek a college degree are more likely to struggle to meet adulthood markers due to a faster transition into adulthood (Settersten & Ray, 2010; Silva, 2012). With familial and societal dynamics altering the availability for life-skill exposure and modeling, secondary education poses as a viable option for adulthood preparation to close the gap between successful and struggling emerging adults (Holmstrom et al., 2002). Life-skills curriculum offered in secondary education institutions have proven to increase the level of preparation for life and responsibilities after high school. Various forms of life-skills curriculum can be offered in high schools, addressing the concepts connected to adulthood preparation. Utah schools provide a comprehensive option of life-skills curriculum within both versions of the Adult Roles course that align with traditional and modern adulthood markers (Arnett, 1998, 2000, 2004; Settersten & Ray, 2010; Shanahan, 2000), along with the federally funded PREP program (Hulsey et al., 2018).

It is inevitable that younger generations will hold insurmountable influence on society as they evolve into adult positions. The responsibilities associated with creating families, making financial decisions, sustaining the functionality of life, and contributing to the economy as workers and consumers are collectively agreed upon by multiple generations as behaving as an adult. A compromise between old and new realities, with concentrated efforts to provide sufficient adulthood preparation to adolescents can minimize the struggle and social disconnect during adulthood transitions and can assist young adults in focusing on their futures and long-term plans and contributions.

CHAPTER III

METHODOLOGY

This chapter reviews the methodology for this mixed-methods study that explored young adult experiences transitioning into adulthood. Further investigation within the study focused on specific preparation for adulthood acquired from enrollment in the Utah high school course, Adult Roles. An extended research focus was placed on the experiences of high school graduates not enrolled in a post-secondary program, and how transitional experiences differed from graduates who continued their education.

This chapter outlines the methodology used to conduct this study. The chapter has been organized to describe the research process that can be identified with the following subheadings: (a) research questions, (b) research design, (c) researcher identity, (d) research population, (e) instrument development, (f) data collection, (g) data analysis, (h) ethical research considerations, and (i) summary. The research questions are presented below.

1. To what extent do recent Utah high school graduates perceive they were adequately prepared to transition into adulthood?
2. What were the most influential factors preparing recent Utah high school graduates for adulthood?
3. What motivations influenced recent Utah high school graduates to enroll in the Adult Roles course?
4. What content from Adult Roles did recent Utah high school graduates perceive to be most useful when transitioning into adulthood?
5. Are there identifiable differences in transitional experiences between graduates participating in post-secondary education and graduates not participating in post-secondary education?

Research Design

A mixed-methods approach, incorporating a case study, was employed to explore the transitional experiences of Utah high school graduates (*N* = 326), and to identify differing experiences between participants enrolled in a post-secondary education program (*N* = 39), and participants not enrolled in a post-secondary education program (*N* = 287). The case study participants (*N* = 7) were used to further explore specific transitional experiences of Utah graduates who were enrolled in the Adult Roles class. The case study sample was created from the post-secondary education participants (*N* = 39). The purpose of the mixed-methods study was to understand the level of adulthood preparation among high school graduates, while focusing on the impact the Adult Roles course has on transitional experiences. Additional study considerations included: (a) adulthood preparation methods that participants were exposed to; (b) adulthood responsibilities experienced during transition; and (c) specific adulthood responsibilities represented within the Adult Roles curriculum that were applied during transition.

Creswell (2015) described mixed methods as a way provide a deeper understanding of research inquiry through the use of quantitative data to identify trends and qualitative data to accurately depict personal experiences. Mixed methods design allows researchers to recognize societal happenings by incorporating multiple formats of data to represent complex experiences, therefore establishing a richer understanding (Greene, 2007). Cohen, Manion, and Morrison (2011) recommend using a mixed-methods approach when there is a desire to understand the different explanations to particular data outcome. Despite some criticism from established research scholars

deeply rooted in their adopted methods, the use of combining methods is appropriate when answering specific research questions (Thomas, 2003). The use of mixed-methods procedures benefited this study by drawing from quantitative and qualitative data. Thus, it was possible to minimize limitations from either approach in order to contextualize the experiences of the sample, as well as the Adult Roles curriculum (Creswell & Creswell, 2018).

Explanatory Sequential Design

This study followed an explanatory sequential design (see Figure 3), providing opportunities for multiple data collection methods using a two-phase process. Creswell (2015) recognized the strength of this design is to build upon methods to provide related inferences, although the two phases are distinctly different. The use of the qualitative results assists in the explanation and understanding of the quantitative data (Creswell & Creswell, 2018). The phase one quantitative instrument explored specific behavior trends compared to current literature and created an understanding of the behaviors of the sample population. Personal experiences and additional explanations were captured in phase two, using a qualitative instrument. This design also provided flexibility in isolating the themes from the quantitative data in order to finalize qualitative instrument construction, thus, providing strong and relevant opportunities for rich interpretation (Creswell, 2009). The sequence design process also narrowed the phase-one sample population to identify the appropriate participants for the case study sample in phase two.

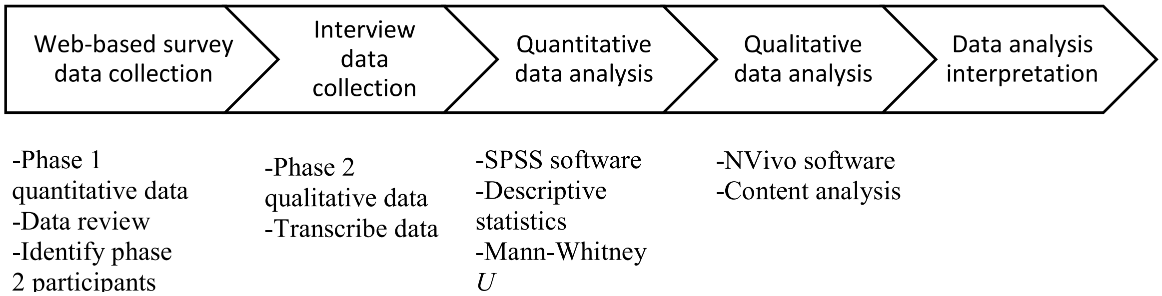

Figure 3. Adaptation of the sequential explanatory design diagram from Creswell (2003).

Case Study Design

Following recommendations from mixed-methods scholars, the use of a case study provided context to the presence of a bounded system within the study population (Smith, as cited in Merriam, 2001). The social boundaries of the study were identified using age and lifestyles of participants reflecting adulthood experiences, along with the cultural idiosyncrasies specific to the Utah population (Cohen et al., 2011; Merriam, 2001; Yin, 1994). The homogeneity of the population in the state is recognized for being predominately Euro-American with ideological influence from the LDS religious community (Huerta & Flemmer, 2005). The strengths of classifying the phase two sample population as a case study include: (a) distinguishing results specific to the parameters of the case study; (b) accurate result interpretations on the reality of the sample population; and (c) situating unanticipated results within the context of the case study.

Researcher Identity

This study was conducted by focusing on ontological assumptions about the nature of the research and philosophies aligning with the motivation to explore this topic. Using the construct from Guba and Lincoln (1994), the purpose of the study fell within

the constructivist paradigm to create genuine meaning and understanding of the transition experiences and stories of participants (Guba, 1990; Guba & Lincoln, 1994; Mertens, 2015). However, the need to incorporate the pragmatist philosophy was acknowledged, as a flexible approach was necessary to guide the research to represent contextual experiences (Creswell, 2003; Greene, 2007; Savin-Baden & Tombs, 2017). Greene (2007) described the function of pragmatism in research, "the meaning of human experiences, that is, reside neither exclusively in the objective real world nor exclusively in the internal mind of the knower, but rather in their interaction or transaction" (p. 84). The intent of this study was to capture experiences specific to the samples, independent of the researcher and current literature.

Research Population

The intended population for the first phase of data collection for this study included Utah high school graduates between the ages of 18-25 ($N = 326$). The phase one sample included two groups representing graduates; (a) participants enrolled in post-secondary education ($N = 39$), and (b) participants not enrolled in post-secondary education ($N = 287$). The post-secondary education group ($N = 39$) was selected to provide accessibility to identify participants for the second case study phase of data collection. The non-post-secondary education sample was selected to represent the transitional experiences of a minimally researched population. The phase two case study sample consisted of Utah graduates with enrollment experience in the Adult Roles course ($N = 7$) during high school.

Instrument Development

The mixed-methods approach provided the researcher to incorporate two separate forms of instrumentation in data collection; thus, expanding the possible level of depth during data analysis.

Survey Instrument

Surveys remain one of the most commonly used mixed methods options for collecting data, with online surveys serving as a favorable mode of collection (Savin-Baden & Tombs, 2017). The online survey instrument was created using the Qualtrics software providing participants the choice to complete the survey using a computer, tablet or other mobile device. The survey sought to identify participants' adulthood transition experiences, including the level of adulthood preparedness, areas of adulthood responsibility competency, perceptions of necessary preparation for adulthood, and the long-term application of the Adult Roles curriculum. First, a pilot survey instrument was developed by collaborating with a panel of family and consumer sciences (FCS) experts' familiar with the objectives of the Adult Roles curriculum. The instrument was created using relevant literature as well as Utah and national education standards. The instrument included broadly used terms and clearly defined terminology familiar to the sample population to avoid participant misinterpretation (Champagne, 2014; Colton & Covert, 2007). The instrument design maintained participants' motivation and investment using coherent question formation and placement, as well as concise questions to reduce the amount of time spent completing the survey (Champagne, 2014; Colton & Covert, 2007;

Nolinske, 1998). A total of 16 questions were included within the instrument. The design for 11 of the questions required participants to identify one applicable response to the question, with two of the questions allowing participants to choose multiple responses. Among the 16 total questions, two ranking questions were included for participants to identify the level of importance or influence of a particular topic. Finally, two Likert scale questions were included within the instrument; one question included a one-statement response, while the other question included nine sub-parts to the response question. Each of the Likert scale questions allowed participants to choose one of the following responses. *adequately prepared*, *somewhat prepared*, *unsure*, *minimally prepared*, or *did not prepare at all*.

The instrument titled Developing Adulthood Competency was divided into 4 sections; (a) participant information, (b) preparation for adulthood responsibilities, (c) Utah high school graduate information, and (d) adulthood competency (Appendix D). The earlier sections were designed to assist with participant criteria elimination using survey skip logic. The first section of the instrument required participants to choose one identifying answer allowing participant information to be compared to literature trends including age, gender, living situation, classification of parenthood, employment status, and educational status. The second section, preparation for adulthood responsibilities, focused on the level of adulthood preparation, methods of learning adulthood responsibilities, adulthood responsibilities considered to be important, and Utah high school completion status. The next section, Utah high school graduation information, was dependent upon responses from the previous section and focused on the demographics of

the high school attended. This section also served as a criteria elimination tool to identify if participants were enrolled in the Adult Roles course. The final section on the instrument, adulthood competency, focused on transition application of the Adult Roles curriculum and participant motivations for enrolling in the course.

The original instrument designed above, was used for the sample group A. A similar survey was used by the Centiment service to collect group B responses (Appendix E). Alterations were required by Centiment to ensure early elimination according to sample criteria. The section order for the group B sample was minimally altered: (a) participant information, (b) Utah high school graduate information, (c) preparation for adulthood responsibilities, and (d) adulthood competency.

Follow-Up Interview Instrument

The interview questions used in phase-two data collection were developed to provide participants with the opportunity to elaborate on personal experiences based upon the responses from the online survey instrument. Arnett (2000), developer of the emerging adulthood theory stated that "questionnaires have a useful place in research, but in my experience, there is simply no substitute for sitting face to face with people and talking to them about what they have experienced and what it means to them" (p. vii). The 11 open-ended questions were developed with the intention to represent the individuality in adult transition experiences (Appendix F). Two questions included sub-questions pertaining to the different methods of adulthood preparation, requiring participants to thoroughly expand upon their adulthood preparation experiences regarding contextual understanding.

Validity of Instruments

Research instrument validity ensures the extent to which we can trust that the measures intended to research are properly represented within the measures used (Colton & Covert, 2007). Colton and Covert reviewed multiple formats of validity to be considered in research including face validity, construct validity, content validity, criterion validity, multicultural validity, and predictive validity. Both instruments used in this study display face and content validity as multiple panels of experts were consulted throughout instrument development.

A survey instrument was piloted after the development by a panel of family and consumer sciences (FCS) experts. After the completion of the pilot survey, a separate panel of experts, not associated with the FCS discipline, was consulted to evaluate the validity and reconstruct the instrument in relation to the research questions. This second expert panel included university professors representing disciplines relating to agriculture, education, and family finance. The interview question instrument was first drafted using knowledge obtained from the literature and state education standards. In collaboration with a qualitative expert, the questions were revised to provide a more logical flow enhancing participant response and reflection.

Methods triangulation was achieved by collecting data using multiple formats to detect complementary and repeated themes between quantitative and qualitative data (Denzin, 1978). The use of triangulation was not used to strengthen any weaknesses within either the qualitative or quantitative approach. Rather, it was implemented to ensure both analyses provided rich results and well-represented experiences to adequately

answer the research questions (Lincoln & Guba, 1985). Recommendations from Creswell and Creswell (2018) confirm the triangulation of data from both phases, using interview participants who also completed the survey. “If explaining the quantitative results in more depth, then it makes sense to select the qualitative sample from individuals who participated in the quantitative sample… this maximizes the importance of one phase explaining the other” (Creswell & Creswell, 2018, p. 223).

The generalizability and transferability of the data is limited to the Utah population identified in this study. The specific criteria and curriculum investigated are also specific to the boundaries of Utah culture and the educational standards approved by the Utah State Board of Education.

Reliability of Instruments

Reliability according to Cohen et al. (2011) is the “synonym for dependability, consistency and replicability over time, over instruments and over groups of respondents” (p. 199). The example of reliability reached within the quantitative instrument was completed by confirming internal consistency using Cronbach’s alpha. The internal consistency of the survey instrument used for group A and group B was measured at a = 0.89 using Cronbach’s alpha to estimate the level of instrument reliability. A score in between the coefficients of 0.80-0.90 indicate high reliability, sufficient for research (Cohen et al., 2011).

Data Collection

A pilot study of the survey instrument took place during fall semester of 2018,

providing feedback on the validity and reliability of the instrument, as well as participant response rates (Colton & Covert, 2007; Nolinske, 1998). The pilot instrument was sent to 125 post-secondary education students at the conclusion of the semester via a link embedded into a Canvas course announcement. Only 9 of the 125 students completed the survey. Indicating a need for an alternative distribution method to increase response rates.

Phase One Data Collection

The collection of quantitative data took place during the spring semester of 2019. On April 8, 2019, an introduction to the study was verbally presented to a general education course at Utah State University to recruit possible participants. An informed consent letter was also provided to students in attendance. Immediately following the scheduled class, a Canvas course announcement was sent to the 115 enrolled students. The announcement contained the same scripted introduction presented earlier in class. An attached letter of consent, and the link to the Qualtrics survey instrument were also included in the Canvas announcement. Upon opening the survey link, participants were again presented with the informed consent letter and were asked to provide an electronic consent identifier using their initials or name. Only participants who provided evidence of consent were able to continue through to the survey. The electronic identifier data was not included within the same data set as the survey responses.

Group A (university students) participants were allotted one week to complete the survey, with one-scheduled reminder announcement mid-week. Data collection from Group A ended on April 15, 2019. Out of the 115 students enrolled in the course, 39 students ended up completing the survey. After completing the survey, participants were

thanked for their participation and offered two exit options: (a) end the survey and close out of Qualtrics; (b) end the survey and follow an external link to qualify for a survey completion incentive and/or volunteer for a follow-up interview. An incentive was provided to maximize response rates. Offering an incentive increases participants willingness to complete a survey by rewarding the time taken to engage with the instrument (Cohen et al., 2011). In order to qualify, participants entered an email address into a separate survey. Participants who completed the survey were eligible to be entered into a random drawing for an Amazon gift card valued at $15. One survey participant was chosen by an online random generator using the email addresses entered into the external exit survey. The external survey was also the option for participants to volunteer for follow-up interviews by entering a student identification number. Nine participants opted to take part in the phase-two follow-up interviews. An incentive was also offered to an interview volunteer, to be entered into a random drawing for an Amazon gift card with a larger $25 denomination.

Collection of data from group B (nonuniversity students) was completed by distributing the survey using the marketing research service, Centiment. The Centiment platform is a market research service used to collect a large number of survey responses with ease. The website states the service as, “Our nonprofit panel answers survey to generate donations for their school or organization while our other panelists answer surveys to generate personal income. The result is a balanced and representative pool of respondents” (Centiment.co, para.1). After conducting a soft launch of the survey to identify the reliability and validity of responses, the full launch of the survey took place

on April 9, 2019. The time period for this survey was tentatively set for one week to collect data from the desired 300 participants. However, the link remained active until April 23, 2019, when it was finally disabled due to the inability to collect more than 287 survey responses. Results of the soft launch were not included within full launch results. Group B participants in this survey were not provided incentives as they were monetarily compensated or donated earned monies through their membership with the Centiment service.

Phase Two Data Collection

The qualitative data collection also took place during the spring semester of 2019. The nine volunteer participants from Group A were identified using their provided student identification number and contacted via email within 24 hours after the survey ended. In the email, interview participants were provided a link to schedule a time to meet with the interviewer. All nine interviews were completed within a six-day window, and took place on the Utah State University campus. Each interview was scheduled for a 30-minute time block, with the longest interview taking 20 minutes 54 seconds, and the shortest interview taking 9 minutes 30 seconds. All interviews were audio recorded using a recording app on a tablet. Interviews were conducted by following the interview questions (Appendix F), however, based on interviewer discrepancy, the order of questions were altered according to participant responses and question relevancy. Two of the interviews were deemed unusable, as participants had misunderstood the criteria of enrollment in the Adult Roles course. These two participants had been enrolled in a high school financial literacy course that was unaffiliated with the Adult Roles and Financial

Literacy course. A total of seven interview transcripts were identified as adequate and proficient to be used for analysis.

Data Analysis

Phase One Analysis

Data collected from the both online surveys was exported from the Qualtrics software into Microsoft Excel. Data sets were combined and then imported into the Statistical Package for the Social Sciences (SPSS) version 25 to be analyzed. Data pertaining to research questions one, two, three and four were analyzed using descriptive statistics (frequencies and percentages). Data pertaining to research question one, four, and five were reported using a 5-point scale (*adequately prepared*, *somewhat prepared*, *unsure*, *minimally prepared* and *not at all prepared*). Research question five was analyzed comparing responses to questions and sub-question from group A and group B participants. Due to the ordinal nature of the data (summated scaled responses) and the independence found between sample groups, the Mann-Whitney *U* test was used for analysis (Mertens, 1997). For the Mann-Whitney *U* analysis the alpha level was set at a priori of .05 to identify statistical significance.

Phase Two Analysis

Qualitative data were collected through audio recordings from interviews. To avoid interpretation error, audio data were transcribed into Microsoft Word by the researcher (Creswell, 2009; Rubin & Rubin, 1995). A preliminary coding took place by the researcher to identify emerging themes. The transcriptions and audio recordings were

then imported into the NVivo software, where preliminary themes were identified and categorized into nodes. Data were then coded according to themes relating to research questions one, two and four. Coding took place using researcher ambiguity, flexibility and ethical responsibility to identify complimentary and emerging themes (Saldana, 2016).

Ethical Research Considerations

The position of the researcher throughout the data collection and analysis process presented multiple considerations to be addressed. The researcher was the instructor of the university course used for phase one, group A data collection. The initial research study introduction to recruit participants during class was presented by a researcher unaffiliated to the course to reduce participant obligation or coercion. Participation was done so on an opt-in basis and had no connection to the curriculum or grades in the course chosen for the sample. Data collection among group B participants was completely independent of the researcher by using the Centiment service.

Conducting interviews with group A participants who continued to have associations with the researcher was also done using a different researcher unaffiliated to the course. When contacted to arrange follow-up interviews, participants were assigned a number. This number was used as an identifier for the remainder of the data collection process in order to maintain participant confidentiality.

Summary

A mixed-methods research design was conducted to support the exploration of the five research questions. The purpose of the study was to identify the preparation level for adulthood transition experiences, and application experiences of the Adult Roles course. An additional focus of the study identified differences in transitional experiences between participants who continued on to post-secondary education and participants who did not continue into post-secondary education. Further data collected from the case study sample provided rich descriptions of transition experiences. Both the quantitative and qualitative data collected provided contextual and experiential meaning to each of the research questions. The dual-phase approach allowed the researcher to substantiate the survey results to the actual experiences expressed within the interviews.

There was no instrument found within the literature that addressed the specific nature of this study aligning with the research questions. Portions of the collected data were used to compare to current literature on millennial transitional behaviors, confirming related trends. Much of the data collected however, explored specific idiosyncrasies related to the case study population and were not intended to be generalizable. The methodological design of this study complemented the purpose of the research to understand the life-skill development experiences of recent high school graduates in Utah and the application of these skills during young adults' transitions into adulthood. Replications of this study would require alterations appropriate for the constructs of the social boundaries within desired research samples (Creswell, 2009).

CHAPTER IV

RESULTS

The intent of this mixed-methods study was to explore adulthood transition experiences to identify the level of preparation received during adolescence among Utah high school graduates. Direct focus of the study was to evaluate how graduates were using the content from the Adult Roles course throughout early adulthood, with focused concentration on the experiences of graduates who did not seek a 4-year post-secondary degree following graduation. Results were gathered from multiple sample groups during two phases of data collection. The first phase gathered data from surveys where descriptive statistics were employed to capture the experiences of two groups of participants. Group A consisted of high school graduates enrolled in college (N = 39) at Utah State University (USU), while group B included Utah high school graduates not enrolled in college (N = 287). Results from the first phase were entered into SPSS, where multiple data analyses took place including frequency distributions and the Mann-Whitney U sum of the ranks test. The second phase gathered data from follow-up interviews from case study participants (N =7) who had also participated in the earlier survey of college students. Results from seven phase-two participants obtained from one-on-one interviews were transcribed from audio recordings. The researcher conducted a preliminary content analysis of interview transcripts and manually coded responses into themes. Transcripts were then imported into the computer software, NVivo, for further analysis to confirm preliminary themes by analyzing the frequency of words or derivative words found within interview responses. More specifically, the study sought to answer

the following research questions.

1. To what extent do recent Utah high school graduates perceive they were adequately prepared to transition into adulthood?
2. What were the most influential factors preparing recent Utah high school graduates for adulthood?
3. What motivations influenced recent Utah high school graduates to enroll in the Adult Roles course?
4. What content from Adult Roles did recent Utah high school graduates perceive to be most useful when transitioning into adulthood?
5. Are there identifiable differences in transitional experiences between graduates participating in post-secondary education and graduates not participating in post-secondary education?

The results from the study are presented in this chapter following the order of the five research questions, using the quantitative and qualitative data relevant to each question. Included throughout the chapter are tables and figures used to present result summaries. Finally, Chapter four will conclude with demographic information of the participants to situate descriptive statistics results with the trends found within the literature.

Research Question 1

Research question one identified the level of preparedness that graduates felt they held when entering into adulthood. The research question was explored using multiple questions during phase one and phase two of data collection.

Phase One Results

Survey participants (N = 326) were asked to indicate their level of preparedness

using a five-point scale. The largest portion of participants (46.6%) felt that they were *somewhat prepared*, followed by respective numbers reporting being *adequately prepared* (18.7%), or *minimally prepared* (17.8%) for adulthood. A smaller segment of the sample felt they were *not at all prepared* (9.8%), with the least response reporting *unsure* (7.1%) perceptions regarding their level of preparedness for adulthood.

In order to gain an understanding of participants' level of preparation, a follow-up question explored specific meanings or definitions of adulthood to evaluate participants' perceptions of what constitutes preparedness. Participants were asked to rank specific adulthood responsibilities based on how important they felt the concept was to teach in high school. Comprehensive results of the rankings are visualized in Figure 4. The responsibilities were aligned with adulthood concepts extracted from the literature including living independently, budgeting money, self-awareness, career preparation, healthy relationship behaviors, parenting, family finances, service, and effective

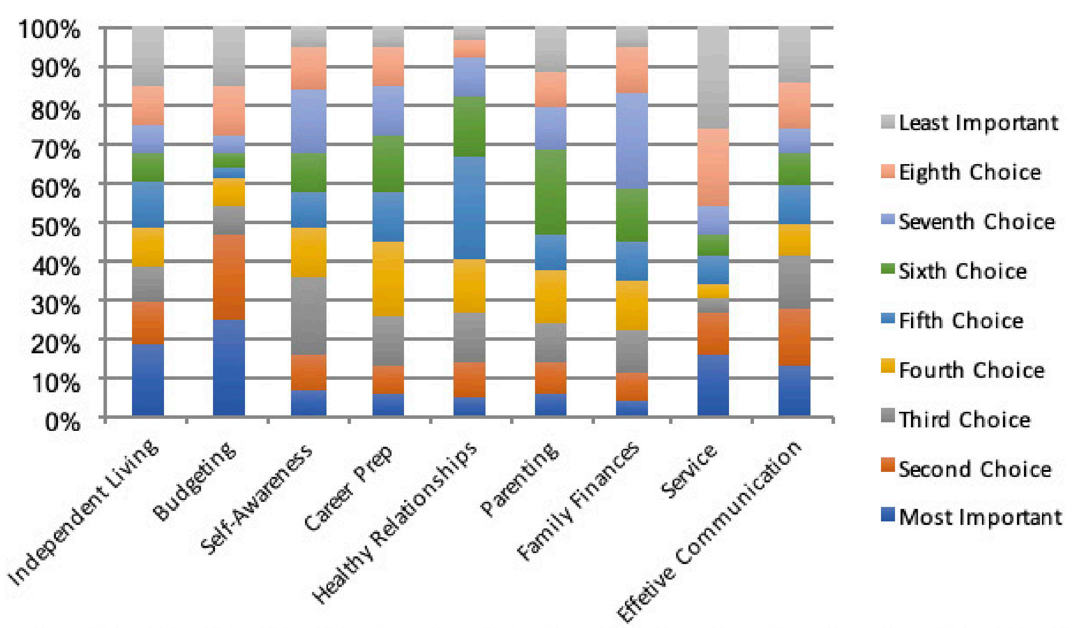

Figure 4. *Comprehensive results of adulthood responsibilities identified by participants.*

communication. The rank options ranged from *most important*, followed by subsequent choice options, and concluded with *least important*. One participant failed to enter a rank for the importance of responsibilities for parenting, and service, and two participants failed to rank the importance for effective communication.

As seen in Table 5, the responsibilities identified as most important by the largest portion of participants were budgeting money (25.2%), living independently (18.7%), serving the community (16%), and effective communication (13.2%). Considerably fewer participants reported self-awareness (6.4%), parenting (6.1%), career preparation (5.8%), healthy relationship behaviors (4.6%), and family finance planning (4%) as being important responsibilities to teach in high school.

Phase Two Results

Results from interview participants ($N = 7$) depicted the level of adulthood preparedness, using a frequency distribution of words within question responses. The top five adulthood responsibilities were identified for two areas; most prepared for and least prepared for (see Table 6). The primary adulthood responsibilities that interview participants felt equipped to handle were deadlines, finances, budgeting, college, and communication. “I felt prepared to be able to make meals on my own. I felt prepared to get myself places. To be able to have a schedule and know what my day is going to look like. How to have a job, and kind of how to live on my own, but just a little bit” (participant #1). One participant mentioned feeling prepared for financial adult responsibilities due to exposure to these skills. “When it comes to financial stuff, I did not know everything but I feel like I was introduced to everything. So, I’ve heard of

Table 5

Adulthood Responsibilities Perceived as Important to Teach in High School

Question: Rank the items listed below that you feel are MOST important to teach in high school to prepare teens for life after graduation.	Most important *f* (%)	Second choice *f* (%)	Third choice *f* (%)	Fourth choice *f* (%)	Fifth choice *f* (%)	Sixth choice *f* (%)	Seventh choice *f* (%)	Eighth choice *f* (%)	Least important *f* (%)
Living Independently	61 (18.7)	34 (10.4)	31 (9.5)	33 (10.1)	37 (11.3)	25 (7.7)	23 (7.1)	32 (9.8)	50 (15.3)
Budgeting Money	82 (25.2)	71 (21.8)	22 (6.7)	24 (7.4)	9 (2.8)	12 (3.7)	14 (4.3)	43 (13.2)	49 (15)
Self-Awareness	21 (6.4)	31 (9.5)	66 (20.2)	41 (12.6)	29 (8.9)	32 (9.8)	54 (16.6)	35 (10.7)	17 (5.2)
Career Preparation	19 (5.8)	25 (7.7)	40 (12.3)	62 (19)	43 (13.2)	46 (14.1)	42 (12.9)	33 (10.1)	16 (4.9)
Healthy Relationship Behaviors	15 (4.6)	30 (9.2)	42 (12.9)	44 (13.5)	87 (26.7)	51 (15.6)	32 (9.8)	13 (4)	12 (3.7)
Parenting	20 (6.1)	26 (8)	33 (10.1)	43 (13.2)	31 (9.5)	70 (21.5)	36 (11)	30 (9.2)	36 (11)
Family Finance Planning	13 (4)	25 (7.7)	36 (11)	39 (12)	34 (10.4)	45 (13.8)	79 (24.2)	39 (12)	16 (4.9)
Community Involvement Through Service	52 (16)	35 (10.7)	13 (4)	11 (3.4)	22 (6.7)	18 (5.5)	25 (7.7)	65 (19.9)	84 (25.8)
Effective Communication	43 (13.2)	48 (14.7)	42 (12.9)	27 (8.3)	34 (10.4)	25 (7.7)	22 (6.7)	37 (11.3)	46 (14.1)

Note. Adulthood responsibilities perceived as important to teach in high school established participants personal definition of adulthood. Data collected with phase one survey instrument.

Table 6

Top Five Responsibilities Most and Least Prepared for Adulthood

What adulthood responsibilities did you feel prepared for?	What responsibilities did you not feel prepared for?
• Deadlines	• Financial
• Finances	• Grocery
• Budget	• House
• College	• Budget
• Communication	• College

Note. Adulthood responsibilities perceived as important to teach in high school established participants personal definition of adulthood. Data collected with phase two interview instrument.

everything before, or a good amount. But I didn't know exactly how to do stuff" (Participant #6).

When reporting negative levels of preparedness for specific adulthood responsibilities, interview participants reported adult tasks for which they were not prepared. Three responsibilities were reported both for positive and negative preparation levels including finances, budgeting, and college. One participant who responded to the question, "What adulthood responsibilities did you not feel prepared for?" displayed the confusion felt when trying to navigate around some adulthood tasks. "Um, that's a good question. I feel like when I came to college, I wasn't quite prepared. I don't know how to answer that" (participant #4). Two other responsibilities most often discussed as lacking preparation during interviews were grocery shopping and housing.

> Grocery shopping is the worst when you're a college student. Because one, figuring out what to make and making sure it's a well-balanced meal, including fruits and vegetables and grains and all of the things that are important to have in our diet. But the worst part, I think, is my school. I'm taking 17 credits, and I'm working on campus. I'm on campus literally, the whole day. By the time I get home, I'm on campus for 12 hours. And it's definitely exhausting, and when I'm home, I just want to be home with my husband. I don't want to go out to the store.

> So, I think the hardest things I wasn't prepared for was going to the grocery store. I think I was prepared to make a menu, and I was able to know how to budget, but going forward and doing it is a whole other ball game. It's the worst. (Participant #5)

During phase two, identifying participant meaning of adulthood took place by conducting a content analysis identifying the top five most frequently used words and derivative of words relating to the definitions of adulthood and adulthood responsibilities represented in the literature. The five most used words to identify adulthood were *provide*, *care*, *family*, *pay*, and *financial*. Responses primarily displayed participant responsibilities towards helping others, specifically the financial responsibilities of others. Of the seven participants, five mentioned being able to provide for the needs of others, while four of the participants directly linked the act of providing for financial needs. "Being able to hold a steady job and have your own money to pay for a living. Basically, being able to pay for rent and all other responsibilities that you need. And, if you're responsible for human beings, being able to provide for them as well" (Participant #2).

Research Question 2

Research question two sought to identify the level of influence obtained during adolescence from various sources according to the preparation received for adulthood responsibilities.

Phase One Results

Participants were prompted to rank various sources throughout their lives

indicating the level of influence when preparing for adulthood. The six choices of influential sources were parents, grandparents, friends, media, high school, and self. The options of rank ranged from *most influential*, with subsequent options of *2nd*, *3rd*, *4th* and *5th* choice, followed by *least influential*. Percentages of the frequency of participant rankings of the six sources ranged from 36.2% to 7.1% for most influential, 23.6% to 13.5% for 2nd influence choice, 26.4% to 6.7% for 3rd influence choice, 28.2% to 7.1% for 4th influence choice, 20.2% to 11.7% for 5th influence choice, and 22.1% to 3.7% for least influential. One participant failed to enter a rank for the influential factor *friend*, while two participants failed to enter a rank for *grandparents* and *media*. The complete ranked influence sources reported by participants are shown in Table 7.

Table 7

Factors of Preparation Ranked by Influence Level

Influence factor	Most influential *f* (%)	Second choice *f* (%)	Third choice *f* (%)	Fourth choice *f* (%)	Fifth choice *f* (%)	Least influential *f* (%)
Parent	118 (36.2)	58 (17.8)	22 (6.7)	23 (7.1)	39 (12.0)	66 (20.2)
Grandparents	42 (12.9)	46 (14.1)	58 (17.8)	67 (20.6)	57 (17.5)	55 (16.6)
Friends	23 (7.1)	46 (14.1)	86 (26.4)	92 (28.2)	65 (19.9)	13 (4.0)
Media	34 (10.4)	44 (13.5)	55 (16.9)	55 (16.9)	64 (19.6)	72 (22.1)
High School	43 (13.2)	53 (16.3)	64 (19.6)	50 (15.3)	66 (20.2)	50 (15.3)
Self	64 (19.6)	77 (23.6)	43 (13.2)	33 (10.1)	38 (11.7)	71 (21.8)

Note: Data collected with phase one survey instrument.

The greatest portion of graduates reported that the most influential sources preparing them for adulthood were parents (36.2%) and self (19.6%). Participants ranked high school (13.2%), grandparents (12.9%), and media (10.4%) at similar rates as the most influential as well. The influential source receiving the least participant recognition for being the most influential was friends (7.1%). The rankings identifying the least influential sources of adulthood preparation held frequencies similar in range to one another. Both parents (20.2%) and self (21.8%) along with the media (22.1%) were reported as having the least amount of influence. The rankings of influence are presented in Figure 5, showing separated percentages of each influence source by ranked choice. In order to visual the results as a whole in comparison to one another, Figure 6 provides a visual representation to how the rankings of sources were combined to capture all participants responses. Each influence is displayed using bar graphs in order to compare responses by level of influence according to influence factor.

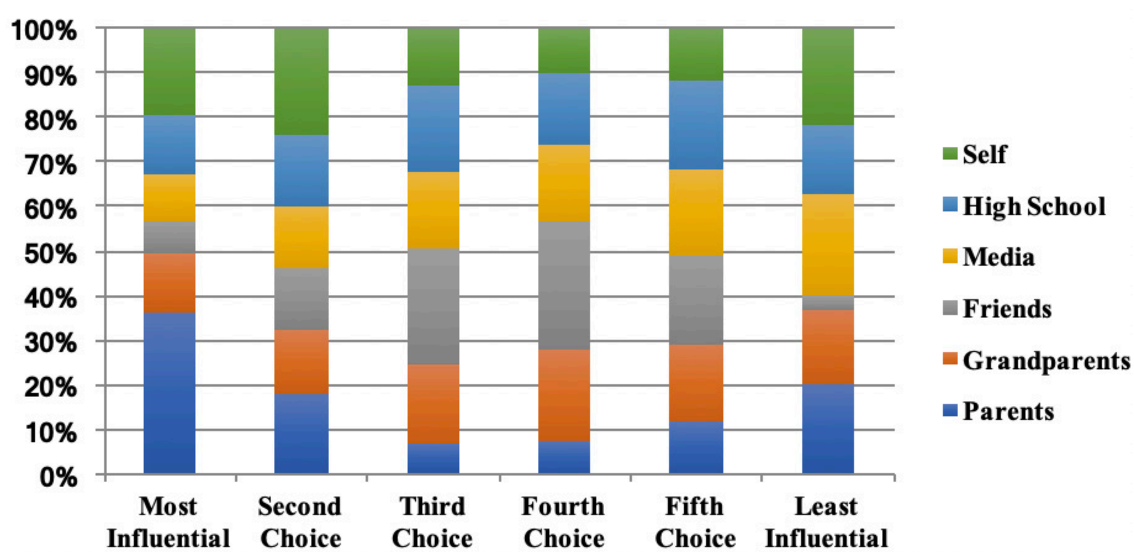

Figure 5. Comprehensive representation of ranked sources of adulthood preparation by influence.

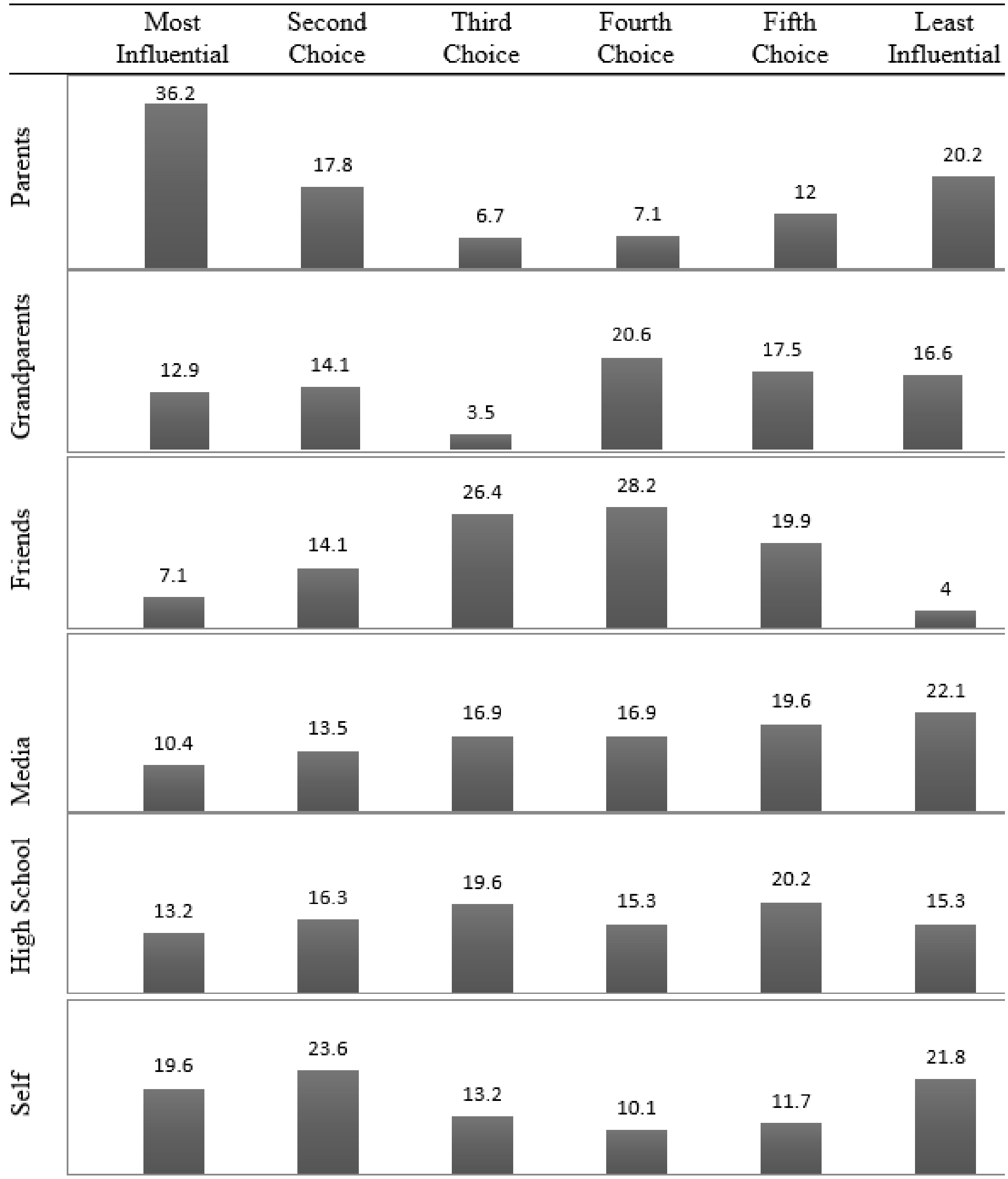

Figure 6. Comprehensive comparison of influence factor rankings showing percentages of participant responses.

Phase Two Results

All participants ($N = 7$) spoke of the valuable role parents had played when preparing them for life after high school. One participant described how their parents had progressively increased his/her sense of autonomy. “My parents, as I got older, stopped paying for things slowly, so, it made me a little bit more financially independent. Which is good because it wasn’t all at once” (Participant #8). Another interview participant described specific actions taken by parents to expose teens to adult tasks. “Since we were kids, they had us keep a bank record of our bank statements and taught us how to balance everything, teaching us how to save. They would always encourage us to save our money. They taught us about interest” (Participant #9).

Interview participants recognized that the role of some factors was more of a support system rather than actual influential source to learn adulthood responsibilities. Participant #7 spoke of the role her friends had in preparing her for life after graduation.

> I think with my friends we were pretty open about what we were nervous about with adulthood. Having those open conversations with people, we were able to help each other to kind of know what we still needed to do to prepare. And then, also to build each other up. (Participant #7)

The influence from grandparents was also recognized during interviews as a method to provide support and encouragement rather than specific skills for adulthood. The media influence factor was identified in interviews as being present, however, the level of influence was recognized as nonimpactful. Four of the interviews identified the negative examples of adulthood responsibilities being depicted on TV and in movies, which prompted one participant to respond “I think if anything, something I’ve taken from a lot of them is that I don’t want to be like that” (participant #5). Participants spoke

of the hardships faced in media, and the perception that these challenges were self-inflicted by poor decision making and a lack of responsibility.

A source of influence that was mentioned during interviews that was not captured in survey responses was adulthood preparation through participation in religious based opportunities. During all seven of the interviews, life skills learned through religious meetings and events were praised for the positive level of influence. Concepts related to social support systems, self-care, interpersonal communication, and good decision-making were recognized as life skills obtained from church participation. Three interviews specifically credited the service from a mission for The Church of Jesus Christ of Latter-Day Saints (LDS) as enhancing adulthood responsibilities. Participant #4 described the experience saying,

> An LDS mission was definitely something that prepared me personally because I was able to move out. I think it's good when you first move out of your house, because you have to start depending on yourself. You live away and you have to buy your own groceries and buy your own gas. I think that was a good experience in my life to have to move out for the first time and learn how to do thing by myself and not having to support another person and try to figure things out for myself. (Participant #4)

A similar account of the adult responsibilities obtained through an LDS mission were expressed during another interview. "It's just you, your companion and the world, wherever you're at. It was really good because we had to be responsible for ourselves to be on time to places. We needed to buy food for ourselves, we needed to cook for ourselves and transport ourselves to different places" (Participant #5).

Research Question 3

The third research question sought to determine the reasons for students to enroll in the Adult Roles course. Only participants from phase one who had previously been enrolled in the Adult Roles course were prompted to answer questions pertaining to this research question ($N = 98$), making up 30.1% of total respondents. The sample to answer this question was comprised from both phase one sample groups, college participants ($N = 9$), and noncollege participants ($N = 89$). Participants were granted the option to make more than one selection to this question. The motivation options provided for choice included, strengthening college/university applications, exploring personal interests, learning skills for adulthood, being with friends, parental pressure, boosting a GPA, and positive course reviews (see Table 8). The selection options also provided participants with a chance to type in additional motivations if not listed. The greatest portion of participants (23.3%) reported that they were motivated to enroll in Adult Roles in order to be with friends. The two preceding motivations were to explore personal interests (12.6%), and learn skills needed for adulthood (10.4%). Identified motivations to enroll in Adult Roles that were minimally recognized by participants were strengthening college/university applications (7.1%), positive course reviews (6.7%), hopes to boost a GPA (3.7%), and pressure from parents (3.1%). Among the 16 *other* fill-in responses, four participants (4.9%) identified the teacher as being the motivation, and 10 attributed their enrollment to fulfilling the financial literacy or a CTE credit graduation requirement. One participant classified their other choice was because "the class seemed better than the others available." The most insightful response came from the participant

who explained they took the course to learn how to be a better parent than their own parents.

Table 8

Student Motivations to Enrolled in Adult Roles

Question: What were your motivations when choosing to enroll in Adult Roles? (Choose all that apply)	Yes *f* (%)	No *f* (%)
Strengthen admissions applications	23 (7.1)	74 (22.7)
Explore personal interests	41 (12.6)	56 (17.2)
Learn skills needed for adulthood	34 (10.4)	64 (19.6)
Be with friends	76 (23.3)	21 (6.4)
Pressure from parents	10 (3.1)	87 (26.7)
Boost GPA	12 (3.7)	85 (26.1)
Positive course reviews	22 (6.7)	75 (23.)
Other	16 (4.9)	81 (24.8)

Note. Data collected with phase one survey instrument.

Research Question 4

Research question number four was designed to identify the level of preparation obtained through enrollment in the Adult Roles class.

Phase One Results

The case study sample ($N = 98$) who were enrolled in the course were first asked to identify the overall level of adulthood preparation specifically to course completion. A

large portion of the participants (30%) were split between somewhat prepared and minimally prepared. A moderate number of participants (20%) reported not being prepared at all for adulthood, with fewer (13.3%) reporting being unsure of preparation level. The least amount (6.7%) felt they were adequately prepared to transition into adulthood based on their enrollment in the Adult Roles class.

Follow up questions about specific adulthood responsibilities identified using both traditional and modern adulthood markers are displayed in Table 9. Participants were given eight different responsibility areas to identify preparation using a Likert scale response. Most of the participants reported being adequately prepared (32.7%) or somewhat prepared (31.6%) to identify qualities of a healthy relationship in adulthood. Fewer reported being minimally prepared (10.2%) or not at all prepared (15.3%) to identify relationship qualities, with the least amount reported being unsure (10.2%). A similar volume of frequencies was reported on the adulthood marker, continuing an education after high school. The bulk of participants, 43 (43.9%), felt they were somewhat prepared and 19 (19.4%) reported feeling adequately prepared (19.4%) to continue their education. Fewer participants, 15 (15.3%) reported being minimally prepared, with 12 (12.2%) feeling unsure of their preparation level to continue an education after high school. The least reported scale for this question was chosen by 9 participants (9.2%) who felt they were not at all prepared to continue school after graduation.

The third adult responsibility most positively identified by participants was fostering a healthy sense of self. Many participants felt they were adequately prepared

Table 9

Adult Responsibility Preparation Frequency Summary

Preparation by responsibility	Adequately prepared *f* (%)	Somewhat prepared *f* (%)	Unsure *f* (%)	Minimally prepared *f* (%)	Not at all prepared *f* (%)
Continuing education after high school	19 (19.4)	43 (43.9)	12 (12.2)	15 (15.3)	9 (9.2)
Preparing for a desired career	19 (19.4)	33 (33.7)	13 (13.3)	19 (19.4)	14 (14.3)
Living independently	16 (16.3)	39 (39.8)	11 (11.2)	18 (18.4)	14 (14.3)
Managing personal finances	19 (19.4)	38 (38.8)	8 (8.2)	19 (19.4)	14 (14.3)
Identifying qualities of a healthy relationship	32 (32.7)	31 (31.6)	10 (10.2)	10 (10.2)	15 (15.3)
Becoming a parent	22 (22.4)	25 (25.5)	12 (12.2)	21 (21.4)	18 (18.4)
Fostering a healthy sense of self	24 (24.5)	26 (26.5)	17 (17.3)	11 (11.2)	20 (20.4)
Contributing to your community through service	10 (10.2)	29 (29.6)	11 (11.2)	25 (25.5)	23 (23.5)

Note: Data collected with phase one survey instrument.

(24.5%) and somewhat prepared (26.5%) with the least number reporting being minimally prepared (11.2%). Two other adult responsibilities that had similar frequencies reported for prepared and unprepared feelings were preparing for a desired career and managing personal finances. Managing personal finances had slightly greater numbers from participant reports for adequately prepared 19 (19.4%) and somewhat prepared 33 (33.7%), as well as minimally prepared 19 (19.4%) and not at all prepared 14 (14.3%). Independent living was recognized as a highly valued adulthood responsibility. Thirty-nine (39.8%) participants reported being somewhat prepared for living independently,

while 18 (18.4%) reported minimally, and 16 (16.3%) reported being adequately prepared. Additionally, 14 (14.3%) reported not at all prepared for living independently, with the least amount 11 (11.2%) being unsure of their preparation level.

A quarter and near quarter of all participants reported being somewhat prepared (25.5%), adequately prepared (22.4%), and minimally prepared (21.4%) to become a parent. Fewer reported not at all prepared (18.4%) or unsure of preparation level (12.2%) for parenthood. Of all eight responsibility areas, contributing to your community through service held the largest portion of participants reported as minimally prepared (25.5%) and not at all prepared (23.55). The area of service has the lowest rate of participants, with only 10 participants reporting being adequately prepared (10.2%), and 11 participants (11.2%) reporting being unsure. Only 29 (29.6%) reported being somewhat prepared to contribute to their community through service, while slightly fewer reported being minimally prepared (25.5%), and not at all prepared (23.5%).

Phase Two Results

Results from the coded transcript relating to adult responsibility tasks covered in the Adult Roles course were constructed by identifying the frequency of terms used in participant responses. Participants were asked specifically whether they felt their transition experiences would have been altered had they not been enrolled in Adult Roles, with responses favoring the value of participating in the course. One participant spoke of the level of preparation established through the course, reflecting on personal effort,

> I think it gave a good foundation of different skills that I needed. Like I said I probably should have taken it more seriously. But it definitely gave me a foundation of things I need to, recognize things I needed to learn. (Participant #7)

Other participants recognized the reality of not being prepared if they had not taken the course:

> I actually think that class, it kind of opened my eyes. Because when I was in high school, I took it as a junior, or a senior... It mostly opened my eyes to what the different aspects of being an adult are. (Participant #4)

> Um, it definitely would have been a bigger surprise. At least the class gave you like the background knowledge and a heads up that this is happening. I feel like I would have been more lost and surprised with what happens. (Participant #2)

> Oh, it would have been a slap in the face. It would have been even more so. Because I feel like my adult roles class was always so fun because you learn about all the different aspects of adulthood. You learn about finances, you take home a baby, and all those different things. I think it's really good because I was able to dip my toes in it a little bit... Of course, there's going to be aspects of it like 'Wow, I didn't know it'd be that hard'. But I really do feel like transition into adulthood without going into adult roles would be a lot harder, and not knowing at all what to expect. (Participant #5)

In addition to clarifying the level of preparation obtained through enrollment, participants were asked to recall specific lessons or assignments that resonated with them and were able to be applied in young adulthood. One participant recalled lessons on professionalism and preparing for a job through resumes and interviews, while admitting to not remembering the specifics due to time lapse. During three of the seven interviews, participants remembered personal finance and budgeting skills lessons. Course instruction covering topics about relationships and communication were mentioned during four of the interviews as being applicable to adulthood. One interviewee coined this lesson as "how not to date a jerk," and remembered the guest panel that was brought into class to discuss healthy relationships (Participant #6).

The final question asked during the interviews had participants respond with a "yes" or "no," whether they would suggest that high school students enroll in the course.

With 100% participant confirmation that enrollment is beneficial, one participant was exceptionally adamant on taking the course, and repeatedly pounded on the interview table throughout her response.

> Yes, they should. Because it's just so important to have an idea of what they are headed into right after high school. I think that when you're in high school, you have blinders. 'This is it, when am I going to the next dance, who and I going with?' There are so many things that they focus on then and there. Which is good, but it is also important to look forward. They should be able to know what to expect when they graduate from high school. When they have to register for their own classes in college, rather than have someone do it all for them... I think it is really important for high school kids, especially in this day in age to take Adult Roles. Like I said, I'm the oldest of 8. Of course, my parents, older siblings and I, who are already adults, it is really important for us to do our part to teach my younger siblings. But there is a whole other aspect that we can't cover that the school can. With family finances, we always saw my mom balance the checkbook. But breaking it down and actually helping kids recognize how important it is to keep a budget and to know where their money is going. I think that sometimes with topics that may bring up issues; I don't know if it could in all homes. It could bring contention in the home of talking about things. It's good to talk about it in a classroom setting. (Participant #5)

Research Question 5

The fifth and final research question was intended to investigate the gap within the literature pertaining to adult transitions of noncollege-seeking young adults. Only data collected from participants *(N* = 326) in phase one were analyzed to compare the differences in the adulthood transition experiences of college participants *(N* = 39) and noncollege participants *(N* = 287). The questions used to compare groups are repeated from previously reported findings and will be presented according to survey questions.

When evaluating the adulthood preparation of each group, participants reported one level of preparation ranging from adequately prepared to not at all prepared. There

was a statistically significant level between high school graduates attending college vs. high school graduates not attending college in regards to their perceived preparation level for adulthood. More college participants (79.2%) than noncollege participants (17.9%) indicated to a statistically significant level that they felt more prepared to transition into adulthood (Mann-Whitney U = 4394, p = .02).

Two of the six factors representing the personal interaction sources present during adolescence influencing a person's level of adulthood preparedness were statistically significant and are summarized in Table 10. College participants (Mdn = 1) reported parents as being more influential in preparing for adulthood than noncollege participants (Mdn = 2) (Mann-Whitney U = 3626.0, p =.00, r = .2). When comparing the levels of influence that media resources have upon the adulthood preparation level, college participants (Mdn = 6) reported being prepared by media influences less than noncollege participants (Mdn = 4; Mann-Whitney U = 3231.0, p = .00, r = .2).

Using the ranked scale representing the factors of influence that were not combined for the sum of ranks, Mann-Whitney U analysis, the majority of college participants identified parents (74.4%) as the most influential, self (53.8%) as the second choice of influence, and friends (33.3%) as the third choice of influence (as seen in Figure 7). The least influential choice identified by college participants was the media (53.8%). Survey responses from noncollege student participants also ranked parents (31%) as the most influential, also followed by parents (19.9%) as the second choice for influence. The influence factor receiving the great response for third choice among noncollege participants was friends (25.4%). While factor of self, ranked as the second

Table 10

Adulthood Preparation Influence Factors for College and Noncollege Participants Summary

Influence factor	College participants MI/LI *f* (%)	Noncollege participants MI/LI *f* (%)	Mann-Whitney *U* *U* *p* value
Parent	30/9 (77/23)	168/119 (58.6/41.4)	U = 3626.0 p = .00*
Grandparents	11/26 (28.2/66.6)	135/152 (47/53)	U = 4377.5 p =.08
Friends	17/21 (43.6/53.9)	138/149 (48/51.8)	U = 4943.5 p =.34
Media	9/28 (23.2/71.8)	124/163 (43.2/56.8)	U = 3231.0 p = .000*
High school courses	18/21 (46.2/53.8)	142/145 (49.5/50.5)	U = 5551.0 p =.93
Self	28/11 (71.8/28.2)	156/131 (54.4/45.6)	U = 4891.0 p =.19

Note. MI = more influential, LI = less influential. Following data analysis, more influential, 2nd choice, and 3rd choice of influence was collapsed into the more influential column, and least influential, 5th, and 4th choice of influence was collapsed into the less influential column for reporting purposes only. Data collected with phase one survey instrument.

*Denotes results displaying statistical significance.

choice for most influential factor for noncollege participants, it also received the most reports for least influential (24%).

When comparing reported importance pertaining to adult responsibilities that should be taught in high school, there were similar findings between groups in eight of the nine areas (see Table 11). The responsibility area of parenting showed the only statistically significance difference. The results of the Mann-Whitney *U* test indicated that college participants (Mdn = 7) viewed parenting as holding a low importance level compared to the noncollege participants (Mdn = 6; Mann-Whitney U = 3716.0, p = .001,

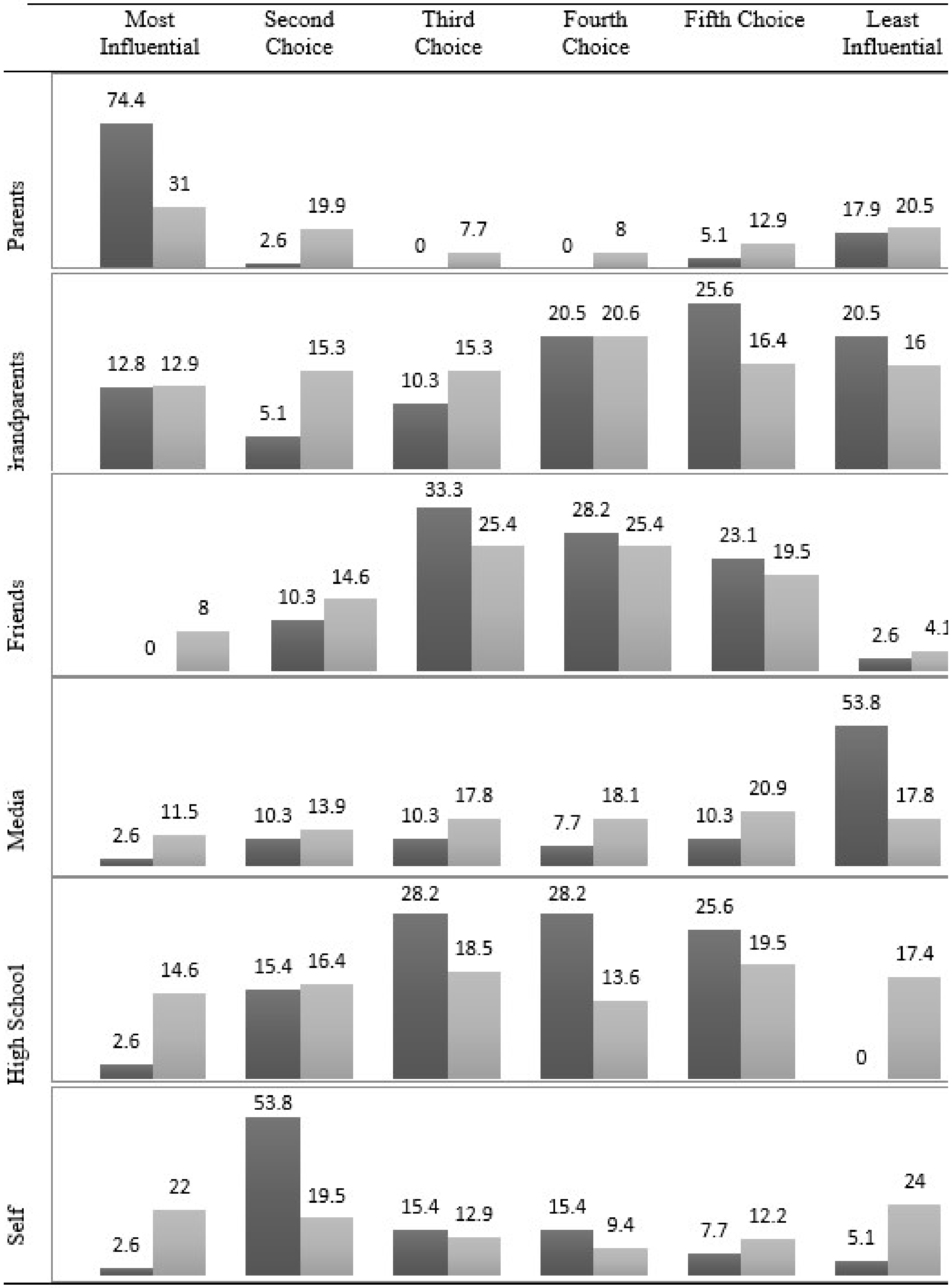

Figure 7. Comprehensive representation of ranked sources of adulthood preparation by college and noncollege participants.

Table 11

Adulthood Responsibilities Perceived as Important to College and Noncollege Participants Summary

Important content	College participants HI/MI/LI *f* (%)	Noncollege participants HI/MI/LI *f* (%)	Mann-Whitney U *U* *p* value
Living independently	15/18/6 (38.5/46.1/15.4)	111/77/99 (38.7/26.8/34.5)	*U* = 5202.0 *p* =.47
Budgeting money	21/14/4 (53.8/35.8/7.7)	154/31/102) (53.7/10.8/35.5)	U = 5040.5 *p* =.31
Self-awareness	10/16/13 (25.7/35.9/33.3)	108/86/93 (25.7/41.1/33.3)	U = 5400.0 *p* =.72
Career preparation	14/12/13 (35.9/30.8/33.3)	70/139/78 (24.4/48.4/27.2)	U = 5510.5 *p* =.88
Healthy relationship behaviors	14/17/8 (41.1/46.2/20.5)	73/165/49 (25.4/57.5/17)	U = 5400.5 *p* =.72
Parenting	6/8/24 (15.4/20.6/61.4)	73/136/78 (25.4/47.4/26.1)	U = 3716.0 *p* =.001*
Family finance planning	10/12/17 (25.7/30.8/43.6)	64/106/117 (25.7/30.8/40.8)	U = 5552.0 *p* =.94
Community involvement through service	6/6/26 (15.4/15.4/82)	94/45/148 (32.7/15.7/51.6)	U = 4575.0 *p* =.10
Effective communication	10/13/6 (51.3/33.3/15.4)	113/73/100 (39.3/25.4/35.2)	U = 4737.0 *p* =.12

Note. HI = high importance, MI = moderately importance, LI = low importance. Following data analysis, most important, 2nd choice, and 3rd choice of influence was collapsed into the high importance column, while 4th, 5th, and 6th choice was collapsed into the moderately important column, and least important, 8th and 7th choice was collapsed into the low importance column for reporting purposes only. Data collected with phase one survey instrument.

*Denotes results displaying statistical significance

r =.02). The least reported responses for both college (15.4%) and noncollege (25.4%) identified parenting as highly important to teach in high school. The adulthood responsibilities that were similarly found to be highly important between groups were budgeting money (53.8% college, 53.7% noncollege), effective communication (51.3%

college, 39.3% noncollege), living independently (38.5% college, 38.7 noncollege), and healthy relationship behaviors (41.1% college, 25.4% noncollege). One college student did not provide an answer for contribution to community through community service.

Of all survey participants, those enrolled in the Adult Roles class *(N* = 98) were asked to rank the level of preparation directly related to the curriculum according to specific adult responsibilities (see Table 12). Among the 98 participants enrolled in Adult Roles, eight were college participants, and 90 were noncollege participants. Amid the eight adult responsibilities addressed to identify level of preparation, there was a statistically significant difference in positive preparation between groups within five areas. All eight of the college participants (100%), and 54 (60%) of noncollege participants reported positive preparation levels when preparing for post-secondary education (Mann-Whitney $U = 168.0$, $p = .01$). In the area of preparing for a desired career, again all college participants reported positive preparation, with only 44 (26.8%) of noncollege participants feeling positively prepared (Mann-Whitney $U = 1481.0$, $p = .01$). Statistically significant differences were observed in the responsibility area of living independently (Mann-Whitney $U = 169.5$, $p = .01$), with 100% of college participants and only 52.2% of noncollege participants reporting positive preparation. When it came to managing personal finances 87.5% of college participants and 55.6% of noncollege participants felt positively prepared (Mann-Whitney $U = 194.5$, $p = .03$). Participants' perceived levels of positive preparation for fostering healthy sense of self was also significantly different. Seven college participants (87.5%), and 35 (47.8%) noncollege participants felt positively prepared (Mann-Whitney $U = 199.5$, $p = .03$).

Table 12

Adult Responsibility Preparation Frequency of College and Noncollege Participants Summary

Question	College participants P/UP *f* *(%)*	Noncollege participants P/UP *f* *(%)*	Mann-Whitney *U* *U* *p* value
Continuing education after high school	8/0 (100/0.0)	54/24 (60.0/26.7)	*U* = 168.0 *p* = .01*
Preparing for a desired career	8/0 (100/0.0)	44/33 (26.8/36.7)	*U* = 148.0 p = .01*
Living independently	8/0 (100/0.0)	47/32 (52.2/35.6)	*U* = 169.5 *p* = .01*
Managing personal finances	7/50 (87.5/12.5)	50/32 (55.6/35.6)	*U* = 194.5 *p* = .03*
Identifying qualities of a healthy relationship	7/1 (87.5/12.5)	56/24 (62.2/26.7)	*U* = 221.0 *p* = .06
Becoming a parent	7/1 (87.5/12.5)	40/38 (44.4/42.2)	*U* = 255.5 *p* = .17
Fostering a healthy sense of self	7/0 (87.5/12.5)	43/30 (47.8/33.3)	*U* = 199.5 *p* = .03*
Contributing to your community through service	4/3 (50.0/37.5)	35/45 (38.9/50.0)	*U* = 302.5 *p* = .44

Note. P = prepared, UP = unprepared. Following data analysis, adequately prepared and somewhat prepared were collapsed into the prepared column, and not at all prepared and minimally prepared were collapsed into the unprepared column for reporting purposes only. Data collected with phase one survey instrument.

*Denotes results displaying statistical significance

Summary

This chapter reported the results of statistical analysis on the data collected for the mixed-methods research conducted on adulthood transition experiences. The major findings were summarized in this chapter.

As a whole, survey participants (65.3%) felt they were either adequately or

somewhat prepared to transition into adulthood. Survey participant definitions of adulthood were identified by responsibilities perceived as important to teach in high school. The adulthood responsibilities ranked as high importance were budgeting (25.2%) and independent living (18.7%). Follow-up interview responses also indicated that participants felt they were sufficiently prepared for adult tasks pertaining to deadlines, finances, budgeting, college, and communication skills. Adult responsibilities identified during interviews as feeling the least prepared for, also included budgets, college, finances, along with buying groceries and housing. An adult responsibility identified during interviews that was not present within survey responses was the act of caring for others. The five terms most often use during interviews when identifying adulthood responsibilities were provide, care, family, pay and financial.

While identifying methods in which participants were prepared for adulthood, parents were identified as the most influential factor within the survey (36.2%) and interview (100%) data. Participants from both phases also recognized themselves as holding an important role in preparing for the transition. A substantial number of survey participants (43.6%) ranked self as the most important or second most important factor, with more noncollege participants (22%) reporting it as the most important, and more college participants (53.8%) reporting it as the second most important influence factor. Three of the seven follow-up interviews discussed self-preparation occurring during the transition into adulthood through experiences from LDS missions. Between phase one and two, 22.1% of survey participants and multiple interviews reported the media being the least influential factor to prepare an individual for adulthood. Over half (57%) of

interview participants identified the negative examples of adulthood responsibilities depicted in the media.

Among all of the survey participants *(N* = 326), only 30% (98 participants) reported being enrolled in the Adult Roles course. Students reported multiple reasons for enrolling in the course. While the role of friends was not highly regarded as an influencer in preparing adolescents for adulthood, friends (23.3%) were the dominating motivation to enroll in the Adult Roles course. The motivations for student to enroll in Adult Roles also included opportunities to explore personal interests (12.6%) and learn skills to be used in adulthood (10.4%). Other reasons to enroll in the course that received fewer acknowledgements were to assist with post-secondary applications (7.1%), positive course reviews (6.7%), boosting GPAs (3.7%), and parental pressure (3.1%).

Of the 30% of participants who were enrolled in Adult Roles, responses pertaining to the level of preparation obtained through the curriculum varied. The majority of survey participants (50%) reported minimal or no preparation for adulthood based on participation from the Adult Roles course. However, 100% of interview participants recommended high school students take the course, citing transition experiences would have been more negative had they not completed the course. By breaking down the areas of adulthood responsibilities and preparation received from Adult Roles, participants were more adequately prepared for identifying qualities of positive relationships (32.7%), fostering a healthy sense of self (24.5%), and becoming a parent (22.4%). Greater differences in preparation according to participation in Adult Roles are recognized between participant groups. All college participants (100%) were

positively prepared for continuing their education, preparing for a career, and living independently, with the majority of college participants (87.5%) being positively prepared for managing personal finances, identifying qualities of positive relationships, becoming a parent and holding healthy self-awareness. Interview participants recognized the possibility of negative transitional experiences, had they not taken Adult Roles in high school. “It would have been a slap in the face” (participant #5).

Both college participants (79.7%) and noncollege participants (63.4%) reported being positively prepared for the transition into adulthood. The majority of college participants reported parents (77%) and self (71.8%) as highly influential factors when preparing for adulthood, followed by high school courses (46.2%) and friends (43.6%). Noncollege participants also identified parents (58.6%) and self (54.4%) as highly influential factors in adulthood preparation, with similar rankings among high school courses (49.5%), friends (48%), grandparents (47%), and media (43.2%). The greatest differences between groups in influential preparation methods were among two factors, parents and media. While over three fourths of college participants (77%) reported parents as the most influential, over half of noncollege participants (58.6%) reported the same level of influence in factors of adulthood preparation. Almost twice as many noncollege participants (43.2%) reported media being more influential in preparation, compared to college participants (23.2%). Greater differences in preparation according to participation in Adult Roles are displayed between participant groups. All college participants (100%) were positive prepared for continuing their education, preparing for a career, and living independently, with the majority of college participants (87.5%) were

positively prepared for managing personal finances, identifying qualities of positive relationships, becoming a parent and healthy self-awareness.

More females (67.5) participated in survey than males (30.4%), with only five (1.5%) transgender participants, and two (0.6%) who did not identify with a gender. Noncollege student participants represented all 18-25 ages (10.5%-15.3%) more equally than college participants, who primarily represented ages 19-23 (12.8%-23.1%). The living arrangements of participants show that majority of college participants live with roommates (61.5%), followed by a spouse (28.2%). While noncollege participants primarily lived with parents (36/6%), a significant other (22.6%), and a spouse (19.2%). No college participants were parents themselves at the time of the survey, while 76 (26.5%) of noncollege participants were parents. Aside from school, 32 (82.1%) of college participants were employed part-time, 2 (5.1%) worked full-time, and 5 (12.8%) were unemployed. Of the noncollege participants 133 (46.3%) were working full-time, followed by 100 (34.8%) as unemployed, and 54 (18.8%) reported working part-time.

The data collected, represents the adulthood transition trends among Utah high school graduates. Experiences from graduates who continued on to post-secondary education and those who did not continue their education were represented. The majority of participants represented graduates who did not continue on to college, and provided valuable insight into transitional experiences that are minimally explored in research.

CHAPTER V

DISCUSSION

In this study, the level of adulthood preparation and adulthood transitions among Utah high school graduates was explored. Specific focus was placed on the Adult Roles course and its contribution in preparing adolescents for adulthood. This chapter will summarize the exploratory terminations of the five research questions. The qualitative and quantitative analysis discussed in the previous chapter will be used to review the findings to answer the research questions

Purpose of Study

The act of adolescents stepping out of childhood and into adulthood, while also adopting mature responsibilities and meeting societal expectations is a lofty undertaking to occur without proper preparation. Recent discrepancies perpetuated by research and media attention has put into question whether the transitional behaviors of millennials fulfill cultural expectations of adulthood. Long-standing assumptions of what it means to be an adult within white culture have encompassed completing most of the five traditional markers: (a) completing and education; (b) attaining a career; (c) living independently; (d) entering marriage and; (e) having children (Arnett, 2000, 2007a, 2018; Katsiaficas, 2017; Oesterle et al., 2010; Settersten & Ray, 2010; Shanahan, 2000). The task of preparing adolescents for the responsibilities associated with adulthood is not the obligatory responsibility of any one person or program. However, since the sequential format the education system is designed to develop the intellectual and social

development of youth, it is natural to look upon this resource as a means to prepare high school students for success in the world after graduation. Education reforms have continuously shifted the focus of preparing students for life based on social needs and environments. Recent reforms have been guided 21st century global realities, while simultaneously observing both traditional and modern adulthood marker expectations. This study informs secondary education stakeholders of ways to improve adulthood transition experiences by addressing the application of curriculum designed to prepare students for adulthood.

The research conducted within this study sought to understand adulthood transition experiences of Utah high school graduates, specifically for graduates with after high school trajectories sans post-secondary education. The exploratory nature of the study prompted the use of a mixed-methods approach, using a sequential design to provide context to the experiences of a sample population as well as a case study population. The investigation was guided by five research questions.

1. To what extent do recent Utah high school graduates perceive they were adequately prepared to transition into adulthood?
2. What were the most influential factors preparing recent Utah high school graduates for adulthood?
3. What motivations influenced recent Utah high school graduates to enroll in the Adult Roles course?
4. What content from Adult Roles did recent Utah high school graduates perceive to be most useful when transitioning into adulthood?
5. Are there identifiable differences in transitional experiences between graduates participating in post-secondary education and graduates not participating in post-secondary education?

The research questions and instruments were created using adulthood transition

research trends (Arnett, 1998; Furstenburg, 2010; Furstenberg et al., 2005; Silva, 2012), traditional adulthood markers (Arnett, 1998, 2000, 2004; Furstenberg, 2010), modern adulthood markers (Arnett, 1998, 2000, 2004; Silva, 2012) and the Adult Roles curriculum (Utah State Board of Education, 2017a, 2017b). Incorporating multiple research approaches and sources provided opportunities to gain deeper meaning and understanding of transitional experiences. “This ‘mixing’ or integrating of data, it can be argued, provides a strong understanding of the problem or question than either by itself” (Creswell & Creswell, 2018, p. 213).

Key Findings

While the experiences of Utah high school graduates transitioning into adulthood display satisfying results, the dynamic dimensions surrounding the preparation for adulthood and experiences during transition will be detailed in the following sections. Interpretations will be presented using the chronosystems model of the ecological systems theory, represented in the theoretical framework, along with a modified model used in the research study’s conceptual framework.

Research Question 1

The approach for research question one followed Hill’s (2018) recommendation to first establish adulthood by recognizing the contextual meaning, before attempting to detect the presence of sufficient adulthood transition preparation. The research instruments provided an opportunity to establish individual understandings of adulthood, supported by the literature (Arnett, 1998, 2000, 2004; Furstenberg, 2010; Migliaccio,

2018; Silva, 2012). The moderate to positive preparation levels reported by participants may be in response to participants using personal perceptions of preparedness rather than using pre-determined classification of preparedness. The positive levels reported may confirm Twenge's (2006) findings that millennials have enhanced self-perceptions of abilities, leading to positive self-opinions. Additional participant awareness pertaining to the definition of adulthood resulted in the endorsement of Arnett's (1998, 2000) theory that millennial transition experiences reflect the modern markers, rather than traditional markers. For instance, references of adulthood according to financial independence were frequently represented as a stand-alone adulthood marker, rather than a related component within one of the traditional markers. The context of financial responsibility teetered between holding responsibility for oneself versus holding responsibility for others. Although Arnett's (1998) adulthood identifier of accepting responsibility for oneself was denoted within the data, the theme of holding responsibility for others emerged from the data, supporting Hill's (2018) identification of an adult. The perceptions of responsibility were especially identified within the position of being a financial and physical caregiver for parents and siblings. Discrepancies between traditional and modern marker perceptions can be explained through the conflicts between the exosystem of the conceptual framework as the interaction between historical context from the chronosystem and modern contexts from the macrosystem are not jointly aligned.

Despite the results supporting modern markers as relevant identifiers for adulthood, disregarding traditional markers creates a shallow understanding of

transitioning into adulthood. Modern markers are embedded as principles within the constructs of the five traditional adulthood markers. The theme of financial security within the data are foundational components in order to establish a career, form a family, and purchase a home for independent living. Likewise, the modern markers of caring and taking responsibility for others are the underpinnings to traditional marriage and parenting. However, study findings alter the spousal and parental direction of care found within traditional markers and supplements the care recipients to include support and care for parents and siblings.

Using the phrase, "the devil is in the details," frames the current environments which require focus on such details in order to sufficiently address the bigger picture of transition preparation. When the meaning gets lost in context, it is time to dig up the roots of said context. This study began by defining adulthood. It would besiege the interpretation of results to do the same for adulthood markers. What responsibilities are the foundations for the five traditional markers? Research question one explored the level of adulthood preparation by defining what it means to be an adult, using literature recommendations for participant definition perceptions. Transitioning young adults' personal perceptions of adulthood competency may differ from others as perceptions of what constitutes being an adult and being perceived as an adult can be alternatively viewed. While some Utah graduates lack sufficient preparation for adulthood, the preponderance of those ready to meet transitional challenges head on is reassuring. Increasing preparation provisions for adolescents from all factors of influence (eg, parents, friends, media, and grandparents) will continue to strengthen graduates'

capacities to adapt to adulthood.

A factor of preparation influence that emerged from the data and would greatly benefit from additional research is the role that religion plays in instituting adulthood concepts during adolescence. Powerful personal characteristics related to positive self-awareness and decision making, along the modeling of adulthood responsibilities, and the opportunities to practice independent living while serving an LDS mission were exceptionally valuable concepts offered to adolescents through their participation with religious activities. The highly emerging theme of adulthood preparation from religious affiliations may confirm literature findings regarding Utah high school graduate rates of enrolling in college. While the percentage of Utah graduates enrolling in college within a year after high school graduation is nearly 20% lower than national averages, the large percentage of case study participants choosing to delay college to serve an LDS mission reflects a probable cause for this gap in college enrollment. Religious membership had not been identified within the literature, and therefore was not included within the phase one survey. However, religious influence was incorporated into the case study interview questions to reflect the culture of the sample. The cultural characteristics of the sample population and case study population used are specific to the State of Utah. Conducting this study in other areas without the prominent presence of a religious organization that is as widely practiced as the LDS church in Utah would result in different religious influences on adulthood preparation.

Research Question 2

The consideration of influence factors available during adolescence for the

introduction of, exposure to, and confirmation of adulthood tasks is determined within research question two. The innumerable combinations of personal backgrounds and available resources among adolescents and young adults, presents limitations to identifying all factors of influence. Using the chronosystems model of the ecological systems theory for the theoretical framework (see Figure 1) provided a research scope broad enough to include a range of preparation influences (Bronfenbrenner, 2005). The conceptual framework enhanced the authenticity of exploring the various influence combinations presented by participants.

The multifaceted dimensions of participant experiences display generational swings in adulthood perceptions. This concept, represented by using the generational theory, clarified the minimal recognition given to grandparents for their role in preparing adolescents for adulthood. The social disconnect that occurs between millennials and grandparents reduces the amount of relevancy and applicability of adulthood influence, referred to in the exosystem of the frameworks. Using the four-phased generation cycle from Strauss and Howe (1991), the cultural climates of millennials (macrosystem), is too dissimilar from the societal happenings experienced by their grandparents (chronosystem). This supports the inference from the data that grandparents are not highly influential in adolescent's development of adulthood identity, rather, they serve as a supplemental support system during the transitional period. Aside from generational differences, geographic separation may also be considered an impact of disconnect between grandparents and transitioning adults.

The deepest understanding of factors that influence the amount of adulthood

preparation received by adolescents confirms the value of interaction that takes place between young adults and immediate factors or environments (microsystem). Parents, school, friends, and media are all factors that were confirmed to carry influence. Supporting the literature on impacting a child's development (Larson et al., 2002), findings from qualitative and quantitative analyses position parents as the dominating influence factor. Multiple interviews corroborate the work of Bouchard and Lachance-Grezla (2016), and Clarke et al. (2005), that exposure to positive financial behaviors from parents increases the level of financial literacy during adulthood transitions.

Research Question 3

Research alludes to the fact that exposure to the Adult Roles curriculum is limited for secondary education students. Core academic courses ensure that nearly 100% of secondary students are exposed to curriculum due to mandated graduation requirements. Yet, only about a third of secondary students were exposed to the Adult Roles course. Because elective courses span across so many different disciplines with limited allotted credits for exploration, smaller percentages of students are able to participant in classes related to their personal and academic interests. Exposure to the course is a by-product of being a CTE designated subject, which is allotted one required graduation credit to be distributed between eight concentration areas. The percentage of students enrolled in Adult Roles confirms national reports from Werhan and Way (2006), and Werhan (2013) that enrollment in Family and Consumer Sciences (FCS) programs is decreasing. Promisingly, the study enrollment rate in this Utah course was higher than the most recent FCS reports from 2012 (Werhan, 2013). Some causality on low enrollment can be

attributed to exosystem environment interactions where education initiatives are promoting modernizing curriculum for globally competitive proficiencies (Imperatore & Hyslop, 2107; Mehta, 2015). Additional speculation for low enrollment in FCS classes has been attributed to decreases in funding (Anderson, 2015). The limited number of FCS teacher preparation programs also impacts the number of available FCS teachers. For instance, only a hundred institutions throughout the U.S. offer a family and consumer sciences (FCSE) program, with only 17 programs offered west of Colorado (AAFCS, 2019). The extent of such investigation related to this study is limited to research question three, identifying student motivations to enroll in Adult Roles.

While the role of friends preparing adolescents for adulthood was concluded to be minimal, the position of friends as a preparational support system was identified. Such support, however, proved to be an important determiner in students deciding to enroll in Adult Roles. This immediate form of support is located in the microsystem of the frameworks, and was more influential than other factors within that same system. The role of peer influence in deciding to take the class, does not coincide with the initial intent of the FCS (formerly home economics) discipline. The original mission of FCS was to enable individuals and families to increase the quality of life through the development of skills and understandings, promoting positive actions to daily activities and scenarios (Nickols et al., 2009). This honorable intent of taking FCS courses however, was not lost as the value and transferability of content into adulthood was recognized by a portion of the sample who enrolled. Another portion of students, although small, noted taking the course strengthened college applications, which is a

lesser influential portion of the exosystem.

Research Question 4

Adulthood application of the Adult Roles curriculum was revealed with research question four. In spite of living in an advanced society, versions of life-skills curriculum offered in secondary schools does not align with all areas of 21st century adult lives (Imperatore & Hyslop, 2017; Mehta, 2015; Tulgan, 2015). The content within Adult Roles also lacks in sufficient exposure to all areas of adulthood transition. Participants' preparation levels were moderately high when accounting for overall preparation for adulthood. However, enrollment in Adult Roles produced moderately low perceptions of adulthood preparation. Such results are construed through acknowledging preparation according to specific adulthood responsibilities. Adult Roles did not show positive preparation results for responsibilities reported as being extremely important to teach during high school (living independently and budgeting money). However, Adult Roles was found to positively prepare adolescents for other responsibilities such as parenting, healthy relationships, sense of self, although they were not reported as important to teach during high school.

These discrepancies may be rationalized using the emerging adulthood theory represented in the macrosystem of the conceptual framework (Arnett,1998). Arnett's proposal to expand young adulthood to include an additional stage for 18 to 25 year olds brings insight into the experiences of those transitioning into adulthood. The long-standing stage of young adulthood spans the age range between 20 to 40 year olds (Arnett, 2007a). A person experiences significant changes during this two-decade period,

as they use their obtained knowledge to develop coping and management skills, resulting in a greater sense of maturity and sense of self. Holding transitioning adults at the same expectation level as those in the later young adulthood decades places them at an unequal disadvantage as evolutionary maturation has yet to occur.

Educational examples of exosystem environments impacting young adult's transitions into adulthood are also evidenced in the study results. The value of educational assessments to determine curriculum importance has led to a 'teach to the test' mantra. This instructional mentality explains which adult responsibilities are receiving the most instructional focus in the Adult Roles class. Table 4 breaks down the skills competency assessments related to Adult Roles. Strands represented with greater numbers of questions are generally focused on more by teachers to ensure students perform at a proficient level on the comprehensive skills exam, in return providing teachers with additional monies and administrative kudos for proficient programs. Interestingly, the level of adulthood preparation in the data show some connectivity to the level of instructional concentration. The adult responsibilities found to have positive preparation levels coincide with curriculum aligned with traditional markers (e.g., holding an education degree, being a parent, working in an established career, and entering into marriage). The two Adult Roles and Responsibilities strands with the greatest assessment emphasis are strand three and four. Strand three focuses on the functions and purposes of responsible dating, while strand four reviews aspects of marriage preparation (Appendix A). The Adult Roles and Financial Literacy course requires students to take two skill certification tests, one for Adult Roles and one for

financial literacy. The two strands with the greatest assessment emphasis for the Adult Roles portion are strand six, pertaining to aspects of marriage preparation, and strand eight, focusing on parenting responsibilities (Appendix B). As expected, emphasized curriculum areas resulted in better post-high school application of knowledge. Likewise, the areas with lower preparation levels represent the modern markers that are not heavily represented in the curriculum (fostering a sense of healthy self and serving the community). While strand one within both Adult Roles curricula does cover self-awareness and personal values (Appendices A and B), a valued responsibility among young adults that was absent from both curricula was contribution to communities through service.

The Adult Roles curricula has been revised regularly throughout the last three decades. With each revision, the strands have become more specific and measurable, however, the content themes have remained constant with the exception of the inclusion of financial literacy standards in 2003 (Utah Education Network, 2017). Students are displaying the expected application of content in their early adult years, based on the amount of instructional depth provided within specific content standards. Positive perceptions of preparation obtained from Adult Roles is likely due to the increased levels of support preparing teens for the transition into adulthood. Multiple interviews suggested the exposure to adult tasks in Adult Roles when supplemented with parental modeling or personal trial and error attributed to a greater sense of adulthood preparation.

Research Question 5

Exploring modern realities expressed within the 1988 report *The Forgotten Half*

(Rosenbaum & Rosenbaum, 2015), research question five sought to look at the different transition experiences between students who chose different post-high school pathways. Special focus is placed on graduates not enrolled in college, who are marginally recognized in transition literature. The increased resources available to high school students within the last three decades to introduce, prepare, and support graduates to continue an education after high school has resulted in increased college enrollments (NCES, 2018; Settersten et al., 2005). However, the new forgotten half of graduates includes students who chose to not enroll in post-secondary education, as well as those who enroll and later drop out (Rosenbaum & Rosenbaum, 2015). Study results capture experiences of both college and noncollege participants. However, the noncollege student representation in the study does not specify instances of participants dropping out of college.

The differences in transitional experiences between college participants and noncollege participants are represented in the mesosystem of the frameworks, as the exposure to adulthood responsibilities differs between groups. Supporting literature findings, college participants are more prepared for the years after high school when compared to noncollege student's due to differing support systems (Arnett, 1998; Holmstrom et al., 2002; Settersten et al., 2015). The additional support systems built into the lives of college participants allows them to maintain a level of semi-autonomy within a more structured environment (Holmstrom et al., 2002). The number of expected adulthood responsibilities among college participants is narrowed. This is in response to the social recognition and acceptance of the additional time necessary for life exploration

through earning a degree (Chen et al., 2017). This leeway in behavioral expectations increases the level of positive preparation, whereas, the less positive perceptions of preparation reflect fewer supports among graduates not enrolled in college. It could be viewed that society is less tolerant of noncollege seeking high-school graduates taking additional time to explore life possibilities than they are of college seeking high-school graduates opting to dabble in academic pursuits. This in turn may lead to, those not attending college having their level of adulthood maturity held to the same standards of the older young adult cohorts who have had additional time to establish more consistent adulthood responsibilities.

Exploring the differences between high school graduates in college and high school graduates not in college in regards to specific adulthood responsibilities amplifies the understanding of experiences. The educational efforts to establish a college going culture has benefited students, as students reported feeling more prepared to enter into college, than they did for other adulthood responsibilities. Parents can also serve as an influence moderator for adolescents in choosing a college trajectory after high school Closely tied to creating a college going culture is the dedication to career exploration. Once again, the impression that obtaining a college degree ensures enhanced employment opportunities may have influenced the positive perceptions of career preparation among college students. The realities of poor career opportunities after college graduation cited in the literature (Cramer, 2014; Toossi, 2015), was not yet in the scope of the college-student's perceptions, as they had yet to graduate. However, the lack of career opportunities expressed by Mechler (2013) was identified when analyzing employment

rates of noncollege participants. Almost three times as many noncollege participants were unemployed compared to college participants. One condition of the 21st century workforce is the increased education and training requirements held by many positions. Without an education or post-secondary training, graduates do not hold optimistic career futures. This is, yet again, another example of the conflicting interactions of old and new environments within the exosystem.

The level of autonomy between groups was noticeable as twice as many college participants reported becoming prepared for adulthood by themselves. This discrepancy highlights the lack of recognized autonomy among high school graduates not enrolled in college. Experiences between both groups in regards to independent living also display distinct variances. College participants in this study were more prepared to live independently, as they are more likely to live with a roommate or a spouse. High school graduates not enrolled in college seem to be less prepared to live independently as they were more likely to reside with their parents, resulting in increased stress on parents (McLeigh & Boberiene, 2014; Settersten & Ray, 2010), therefore contributing to negative societal perceptions of preparation.

Limitations

This research, like all research, is subject to some limitations. Easily identifiable limitations of this research are found within the sample. As addressed in Chapter I, using a sample specific to Utah high school graduates limits the generalizability of the results. However, the study was conducted with full knowledge of the community culture, and

awareness of the education standards adopted by the Utah State Board of Education. Replications of this study to identify experiences of diverse populations would need to incorporate the idiosyncrasies specific to the region of study in order to create instruments that reflect the social boundaries of the population community.

Another limitation identified was the disproportionate sample size between survey participants. While group B, represented by noncollege participants, was ample and provided consistent results to the population, the group A college participants enrolled in the class used to recruit participants only yielded a third of the desired response rate. Action was taken to increase the response rates observed in the pilot study by offering access to the survey prior to the end of the semester as students remained engaged with Canvas. While the response rate between the pilot and the study improved, it did not meet the desired sample size. Additional responses from the group A sample group would have provided a more accurate depiction of transitional experiences. The limited number of college student responses also decreased the number of available participants for phase two follow-up interviews. Increasing the recruitment efforts for college participants may have resulted in greater response rates, thus providing more diversity and accurate responses.

Another limitation, discussed in Chapter I was that of participation memory-lapse or memory recalibration. Using a sample representing the age of 18 to 25 years old captures the transitional experiences of the emerging adulthood theory (Arnett, 1998, 2000). Nevertheless, older participants from the group A college sample may not fully reflect the experiences of the population. Group B participants not enrolled in college,

represented all ages within the emerging adulthood theory range, while group A, college participants, primarily represented the younger ages within the range. This discrepancy possibly altered the representation of responses from all ages within the emerging adulthood range.

The limitation deemed most impactful to the exploration of experiences existed within the methodology for the interviews. An independent researcher was selected to conduct the interviews to eliminate possible researcher bias. Inadvertently, however, the comprehensive content knowledge limitations of the interviewer restricted the degree of detail within participant responses by limiting the recognition of opportunities to respond to participants to clarify or expand on experiences. While the value of the interview may be perceived as contingent on the instrument of guided questions, the role of the researcher in semistructured interviews is actually that of the instrument (Pezella, Pettigrew, & Miller-Day, 2012). The researcher of the study, in this case had superior ability to accumulate additional data through follow-up questions prompting more comprehensive participant reflections, whereas the unaffiliated researcher conducting the interviews followed the scripted questions. A more thorough training provided to the interviewer could have provided more content of FCS and the Adult Roles course, allowing the interview researcher more opportunities to ask follow-up questions for participants to expand upon,

Implications for Research

Exploring adulthood transitions has been a notable theme in recent literature

(Arnett, 1998; Furstenburg, 2010; Hartmann & Swartz, 2007; Molgat, 2007; Rankin & Kenyon, 2008; Serido et al., 2013; Settersten & Ray, 2010; Silva, 2012). While noble approaches to such research have contributed to scholarship of adulthood transitions, full comprehension of transitional experiences has yet to be captured. The intentional focus of noncollege student experiences in this study was in response to literature research limitations (Arnett, 1998; Silva, 2012). Adulthood transitional research can be used to gain awareness of the presence and effectiveness of intended interventions preparing adolescence for adulthood. However, the saturation of research on overly represented populations discredits the value of proposed implications.

The more participant inclusivity in research produces a truer understanding of experiences. The transitional behaviors of the working class have been notably examined, drawing attention toward research inundation of transitional experiences of white, middle-class college students (Silva, 2012). It would behoove researchers to investigate the adulthood preparation approaches of various culture and minority student groups, placing additional emphasis on the secondary-education resources provided and encouraged for students to take part in. The parameters of the initial *Forgotten Half* report in 1988 shined light on an under-supported population not receiving a college degree (Rosenbaum & Rosenbaum, 2015). The demographic breakdown of this forgotten half and those represented in the new forgotten half, include minorities as part of a collective group (Rosenbaum & Rosenbaum, 2015). Further exploration of adulthood transition experiences of minorities can better inform stakeholders of the importance of mandating comprehensive adulthood preparation education in communities of need to

increasing offering of opportunities for less supported populations to success within adulthood.

The disproportionate rate of gender response signifies a continued need to research transitional experiences of all genders. The dominating survey response rate among females (see Table 13) signifies a need to concentrate on male experiences, as well as experiences of trans, and nonbinary genders. While no explanation could be concluded regarding this discrepancy in gender response rates, the inequality of gender enrollment within Adult Roles classes can also be explored. No literature was gathered to confirm Utah enrollment rates by gender, however, according to Werhan (2013), 65% of FCS programs are comprised of females. Stereotypically, while FCS classes have been classified as a female friendly discipline, the content is just as applicable to males.

It was previously stated in the chapter that the Adult Roles curriculum favored adult responsibilities aligned with traditional markers. The moderate levels of reported preparation for adulthood are attributed by the conflicting expectations surrounding traditional and modern markers and the applicable value of the curriculum during the years immediately preceding graduation. Conducting a longitudinal study would provide a progressive lens into the transferability of knowledge acquired in Adult Roles specific to life stages. The opportunity to follow a sample population through the initial introduction of adult responsibilities in the Adult Roles class, followed by multiple stages of young adulthood would provide insight into the short and long-term application value of the curriculum. Identifying the experiences of the first and fifth years out of high school would confirm preparation levels for meeting modern adulthood markers. While

Table 13

Demographic Information Summary

	College participants		Noncollege participants	
Demographic variable	Frequency	Percent	Frequency	Percent
Gender				
Male	6	15.4	93	32.4
Female	33	84.6	187	65.2
Transgender	0	0.0	5	1.7
Does not identify	0	9.0	2	0.7
Age				
18	2	5.1	37	12.9
19	8	20.5	32	11.1
20	9	23.1	30	10.5
21	7	17.9	34	11.8
22	7	17.9	32	11.1
23	5	12.8	40	13.9
24	1	2.6	38	13.2
25	0	0.0	44	15.3
Children				
Yes	0	0.0	76	26.5
No	39	100.0	211	73.5
Employment				
Full-time	2	5.1	133	46.3
Part-time	32	82.1	54	18.8
Unemployed	5	12.8	100	34.8

Note. Data collected with phase one survey instrument

experiences collected 10 or 15 years after graduation would further capture the preparation levels explicit to the traditional adulthood markers it is important to identify as an educational community that the knowledge obtained within classrooms can progressively be applied throughout life and cannot always be assessed immediately after graduation.

The final suggestion for further research surrounding preparation for adulthood is specific to the Utah education system. The Adult Roles and Responsibilities class has been established as a stand-alone course for decades. Upon the passing of Utah Senate Bill 154 requiring financial literacy education, the implementation of the class Adult Roles and Financial Literacy course took place. Using this required graduation credit poses opportunity for additional inquiry into the effectiveness of the General Financial Literacy course compared to the Adult Roles and Financial Literacy course. Data from two interview participants had to be eliminated due to confusion of having taken Adult Roles and Financial Literacy and General Financial Literacy. By researching the applied value of each course, the State may be able to focus resources towards the class that has the greatest impact on student's financial literacy knowledge. In return, students state wide would receive equal and sufficient financial literacy education to better prepare them for adulthood.

Another inquiry regarding Utah education programs and the effectiveness of adulthood preparation is the practice of students taking elective courses in religious studies, in lieu of the other elective offerings. The emerging theme extracted from interviews identified the important role religion held in preparing adolescents for the challenges of transitioning into adulthood. By taking a closer look at specific adult responsibilities captured or eluded to within the religious studies curriculum, a broader scope of adulthood preparation from secondary curriculum can be understood. The theoretical and conceptual frameworks are deeply fixed into the complex connections between systems within the chronosystem model of the ecological systems theory

(Bronfenbrenner, 2005). The dimensionality of adulthood preparation has been presented, including each of the five systems, with intense focus placed on the educational component within the microsystem. From an educational research perspective, the religious ties to Utah secondary education curriculum is necessary to include within the scope of the greater picture.

Implications for Practice

The anticipated purpose of this study was to evaluate how students use the knowledge obtained from Adult Roles toward preparation for transitioning into adulthood. The course has been in limbo over the past few years, as stakeholders evaluate the relevancy of the class within an education system that is stretched to its limits with budgets, graduation requirements, and its lack of fit into an identified career pathway revered by the CTE funding source, the Carl Perkins Grant. High school graduates, who serve as the products of the education system, have reported the Adult Roles course has providing valuable preparation during the years of transitioning into adulthood. While the students hold the least deciding power within the education system, their perceived transferability of the knowledge obtained during high school provides essential insight into the use of a high school education. The considerations regarding the course is conducive to the roles of each stakeholder has invested in the course; because of this, the implications are divided into sections according to educational stakeholder roles.

Considerations for Educators

While educators are regulated by standards, such standards can be viewed as

foundational guidelines rather than restrictive boundaries. Recognizing the necessity to expand upon concepts related to modern adulthood experiences promotes teachers to bring in relevant resources and simulation experiences for students to develop the skills needed in the years preceding graduation. For instance, various learning activities shared among teachers consist of students taking part in simulations of budgeting as an adult. Some versions of the simulation have students choose a career and, based on the average career salary, students create a monthly budget for expenses. To better reflect the experiences during the emerging adulthood period, this simulation can be adjusted to depict wages aligned with realistic situations such as college students working part-time, and noncollege participants working entry level positions. It would benefit the students if the exposure and practice within a classroom reflected with the realities of the emerging adulthood years, opposed to the later and more established decades of young adulthood.

Considerations for Curriculum Developers

Conclusions from the survey data indicate a moderate benefit to adult transitions as a result of taking Adult Roles, yet conclusions from the interview data unanimously recognize the applicable value of the course. Interview consensus was that the course should be required for graduation, yet the researcher recognizes the feasibility of such a requirement is unrealistic. However, curriculum developers can improve the draw of students to the course by reallocating the emphasis placed on strands and standards not deemed applicable during the first years after graduation. Curriculum restructuring to reflect the realities of transitioning into adulthood would increase student preparation to meet the challenges after graduation. Emphasizing curricular concepts reflecting modern

adulthood markers would bring dimensionality to the face value of the course. The increase in content related to modern markers would result in decreased emphasis in other areas connected to traditional markers. The presence of standards for marriage and parenting are still valuable to include within the curriculum, however, the amount of instructional emphasis placed on such topics can be reduced while still effectively teaching the standards. Like many other areas of education, assessments drive instruction. In order to adequately restructure the Adult Roles curriculum to reflect 21st century transition realities, the amount of emphasis placed on particular strands and standards on the state skills competency test would need modifications as well. The history behind FCS depicts a discipline that is reflexive to the needs of the community. The definition of FCS is the “field of study focused on the science and the art of living and working well in our complex world” (AAFCS, 2018, para 1). Based on the study conclusions, the Adult Roles curriculum should incur restructure to reflect the national and global realities, while maintaining relevance to the established and cultural values within the State of Utah.

Considerations for Higher Education Stakeholders

The heavily recognized college-for-all culture allows college admissions requirements to guide secondary education practices. If counselors, teachers, parents, and students are focused on preparing for post-secondary education, then the development of the four-year plan will reflect admissions preferences from the colleges and universities. Using university admission recommendations from the most recognized four-year

universities in the state of Utah, students are expected to meet the admissions requirements seen in Table 14 (Brigham Young University, 2019; University of Utah, 2019; Utah State University, 2019). All three institutions only emphasize core academic courses for admissions recommendations.

Table 14

Utah Higher Education Institution Admissions Recommendations

Subject	Utah State University	University of Utah	Brigham Young University
Math	4 years (1 class beyond math 3)	3 years	4 years
English	4 years	4 years	4 years
Science	3 years	3 years	2-3 years
History	3.5 years	1 year (American & Government)	2 years
Foreign language	2 years	2 years	2 + years

The public education system functions using a top-down, policy to practice approach. In the case of developing adulthood skills within high school classrooms, the local education agency (LEA) or state board of education do hold the influential power. The higher education institutions are the actual regulating powers. High school requirements abide by LEA and state boards; however, such boards look to universities and colleges to govern a direction for policy. The power of higher education, therefore establishes expectations for high school curriculum to enforce the concept of the whole student. Whole child education refers to an inclusive system that identifies the purpose of education to extend beyond measurable assessments and adhering to mandated

curriculum (Noddings, 2010). Teaching to the whole child respectfully depicts the purpose of education to better individuals and society through civic development. When higher education admissions expectations reflect systems focused on the whole child, the emphasis of improving society through education is met.

Strauss and Howe (1991) predicted that our current cultural environment falls within the crisis phase of a generational turning. Young adults during a crisis turning are described as experiencing collective coming-of-age triumphs amidst the highly valued achievements of their elders (Strauss & Howe, 1991). The perceptions of achievement divergence are present within the interpretations of how education prepares the youth for an adult society. The heavily regulated education system focuses on check points and assessment reports mimicking protocols of an industry focused society. An education system such as this will not, according to Mahaffy (2003) sufficiently meet the needs of the growing population. The current education system, primarily catering to white, non-Hispanic, middle-class students, will be ineffective in the 22nd century where the population majority will display substantially more diversity (Mahaffy, 2003). Demonstrating educational reflexivity towards the civic and humanistic needs of society would align more with a whole child educational approach (Noddings, 2010).

The state of Utah is comprised of 90.7% white, 14.2% Hispanic, 2.7% Asian, and 1.4% black residents (U.S. Census Bureau, 2018b). In order to create inclusive adulthood preparation in schools to lessen the gap between social and education classes, it would benefit the Utah education system to seek examples from states with more diversity. According to the U.S. Census Bureau (2018a), the California state population is made up

of 72.1% white, 36.8% Hispanic, 15.3% Asian, and 6.5% black residents, displaying considerably more diversity. It could be assumed that states with larger racial and ethnic populations display a more established awareness to meet the education needs of diverse populations. The California State University system uses an A-G requirement guideline for the admissions process, expanding academic expectations beyond core academics (see Table 15; The California State University, 2019). While the requirements are similar to those of Utah higher education institutions, the inclusion of elective options identify a desire for educating the whole child (Noddings, 2010). Career and Technical Education (CTE) courses in California high schools are encouraged to apply for a G requirement designation to help students, counselors and teachers identify the academic value of the course. The G-College Prep elective label identifies classes supporting career pathways, and soft-skill development, recognizing the importance of CTE courses in developing adulthood competencies, in turn improving overall performance in higher education institutions. Utah universities can also implement similar admission requirement

Table 15

California State University Admissions Requirements Including Elective Course Options

Subject	Number of Years
A- History/Social Science (U.S. History & Government)	2 years
B- English	4 years
C- Mathematics	3 years/ 4 recommended
D- Lab Science	2 years
E- Foreign Language	2 years/ 3 recommended
F- Visual/Performing Arts	1 year
G- College-Prep Electives	1 years

Note. Requirements depict higher education recognition for whole student education.

breakdowns to bring awareness to stakeholders of the long-term benefits of CTE classes, including Adult Roles.

By recognizing the importance of whole child education through expanded admission requirements, the Utah State Board of Education and LEAs can restructure graduation requirements, thus allowing counselors, parents, and students to focus on taking courses that can increase their overall future quality of life. Expanding the recognition of academically and socially important curriculum benefits those students who choose to continue their education after high school, as well as those who end up dropping out of college, or choose not to seek a post-secondary education. Such a movement would be more aligned with the intent to educate the whole child (Noddings, 2010).

Conclusion

Preparation for adulthood is multidimensional and cannot be placed on the shoulders of one particular mode. While some preparation methods are individualistic, for instance preparation within the home, other methods are too broad to develop strategies for improvement, such as media and society. Therefore, generalized efforts to increase the level of adulthood preparation among high school graduates can take place within the secondary education system. By recognizing the realities of the early years of young adulthood and societal considerations specific to the 21st century, a humble look into the curriculum offered to adolescence can identify genuine efforts for preparation.

Core academic curriculum reform has restructured education standards to reflect

the need for globally competitive graduates to enter into professional and political environments. While curriculum restructuring has also taken place in CTE areas, subject areas such as Adult Roles have less defined environments for students to enter into after graduation. The conclusive results from this study identify incongruences between current educational practice and current adulthood transition realities. Educators, curriculum developers, and other stakeholders should use these findings to provide high school students with more opportunities for adulthood success through comprehensive adulthood preparation in the classroom. Is it recognized by the researcher that preparation within the home is extremely valuable and effective. However, the power of public education is to provide opportunities to all students, not just those with increased support at home. In a world stricken with social inequalities, increasing student preparation for transitioning into adulthood through modern and comprehensive curriculum can even out the launching pad into adulthood that graduates step off of the moment they earn their diploma.

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APPENDICES

Appendix A

Adult Roles and Responsibilities Strands and Standards

Course Description:

This course prepares students to understand human relationships involving individuals and families. Topics include career and workforce preparation, family, parenting, money management, decision-making skills, communication skills, self-awareness, crisis management, and individual roles and responsibilities within the family, community and workforce. This course will strengthen comprehension of concepts and standards outlined in Science, Technology, Engineering and Math (STEM) education. Student leadership and competitive events (FCCLA) may be an integral part of the course.

NOTE: By Utah State law, parental or guardian consent is required for a student to participate in human sexuality instruction. State policy states that instruction includes the importance of marriage and the family, abstinence from sexual activity before marriage, and fidelity after marriage. Consult the local school district on its policy regarding the teaching of human sexuality and district-approved instructional materials

Performance Objective 1: The class will complete FCCLA Step One.

STRAND 1: **Students will participate in activities that help increase their self-awareness, values, goals, decision making strategies, and career options.**

Standard 1: Explain how self-concept and self- esteem are built and preserved and how this relates to the perception of individual strengths and weaknesses.

- Describe the positive and negative development of self-concept and self-esteem.
- Discuss how lack of self-esteem can lead to bullying, addictions, and suicide, and identify prevention strategies.

Standard 2: Identify personal values and explain how values affect interpersonal relationships.

- Define and discuss values and their function
- Discuss personal values.
- Explain the effect of values on relationships.

Performance Objective 2: Identify four personal values and explain how these values affect behavior and choices.

Standard 3: Classify short- and long-term goals and the steps needed to achieve them.

- Describe the goal-setting process and compare short- and long-term goals.

Standard 4: Describe the decision-making process, including acceptance of personal responsibility for the consequences of the decision.

Standard 5: Students will discuss career options and employment skills required in the human services industry.

- Introduce students to careers in the family and human services pathway.
- Explain the roles and functions of individuals engaged in human services careers.

- Identify criteria for selecting a career and the educational requirements.

Performance Objective 3: Research a Human Services career that includes educational requirements, skill development, and income potential.

STRAND 2: **Students will identify effective communication in interpersonal relationships.**

Standard 1: Identify various types of communication styles.

- Define the levels of communication.
- Assess personal communication styles.
- Identify types of destructive communication (e.g., blaming, interrupting, endless fighting, character assassination, calling in reinforcements, withdrawal).
- Identify types of constructive communication (e.g., "I" messages, clarifying, timing, asking questions, reflective listening, respect, consideration, avoiding anger).
- Practice using "I" messages.
- Explain active/reflective listening skills.
- Discuss both positive and negative ways in which social media has changed communication skills.

Performance Objective 4: Practice using at least two constructive communication skills.

Standard 2: Identify positive and negative nonverbal communication.

- Identify nonverbal behaviors and messages (e.g., mild handshake, no eye contact, etc.).
- Describe the different types of personal distance/space (e.g., public, social, personal, intimate).
- Discuss the impact of nonverbal communication.
- Practice nonverbal communication.

Standard 3: Develop positive assertion skills to be used in conflict resolution.

- Identify positive and negative methods of conflict resolution.
- Compare assertive, passive, aggressive, and passive-aggressive behavior.

STRAND 3: **Students will recognize the functions and purposes of responsible dating.**

Standard 1: Identify and discuss the purposes of dating.

- List the purposes of dating (i.e., socialization, recreation, and mate selection).
- List personal qualities that will contribute to positive dating.
- Identify the characteristics of infatuation and love.

Standard 2: List dating behaviors that support personal values, and identify the personal responsibilities associated with dating.

- Identify dating behaviors that support personal values
- List dating guidelines that protect teens

- Review types of refusal skills (e.g., saying “no,” establishing priorities, avoiding questionable situations, etc.).

Performance Objective 5: Set personal rules/responsibilities related to dating behaviors that support personal values.

Standard 3: Identify the dangers of physical intimacy during dating.

- Describe and discuss responsible sexual behavior.
- Describe the long-term benefits of abstinence and fidelity.
- Describe the potential short-term and long-term consequences of sexual irresponsibility.
- Identify reasons teen pregnancy occurs, and analyze teens’ preparedness to be parents.
- Explain possible physical risks of teen pregnancy to the mother and infant.
- Examine personal, emotional, educational, financial, and societal problems that result from teen pregnancies.
- List the common types of STIs, how they are acquired, and their symptoms by researching and reviewing current findings and statistics.
- Assess the myths and the dangers/consequences of STIs and HIV/AIDS.
- Identify community resources and support groups available for assistance.

Standard 4: Define domestic violence, abuse, and various sexual violations, including sexual harassment.

- Define abuse and identify physical/social/emotional forms of domestic abuse and violence.
- Identify characteristics of abusers and victims within the violence cycle.
- Explain the violence cycle by using examples to illustrate how the cycle promotes abuse.
- Identify physical/social/emotional problems related to and resulting from rape, date rape, abuse, etc.
- Identify community resources and support groups available for assistance with sexual violations and abuse.
- Define sexual harassment and how to deal with it.
- Define rape and identify steps to follow if a rape occurs.
- Define pornography and evaluate the effects of pornography on an individual and its impact on personal relationships.

STRAND 4: **Students will identify the aspects and importance of marriage preparation and examine behaviors that strengthen marital and family relationships.**

Standard 1: Analyze the importance and process of mate selection.

- Identify the theories of mate selection.
- Develop a personal list of characteristics, qualities, and values desired in a marriage partner.
- Discuss marital success factors based upon maturity level, a potential lifestyle, the strengths and weaknesses of relationships, and the acceptability of the

strengths and weaknesses of a possible mate.
- Define roles and identify topics to be discussed prior to marriage.

Performance Objective 6: State your personal beliefs about marriage and develop a list of characteristics, qualities, and values desired in a marriage partner.

Standard 2: Identify the purposes of the engagement period.
- Identify marital goals and objectives.
- Discuss the purpose of the engagement period.
- Identify signals of potential marriage problems.
- Identify the purposes of the honeymoon.

Standard 3: Define marital roles and related issues (e.g., household responsibilities, child care, money management, etc.). Apply methods of conflict resolution as related to marriage, and identify positive characteristics and behaviors of strong marriage relationships.
- Identify marital roles and gender biases.
- Identify common sources of marital adjustments and conflict (e.g., dual incomes, personal needs and expectations, sexual adjustments, in-laws).
- Apply conflict resolution and problem-solving strategies to resolve common scenarios of marital conflict, including the impact of money management on the marriage relationship.
- Identify specific behaviors found in strong marriage relationships.
- Develop a list of ways to personally build and strengthen a marriage.

Standard 4: List the positive characteristics that affect family relationships throughout the family life cycle.
- List the qualities of strong families (e.g., commitment, appreciation, decision making, responsibility, problem solving, etc.)
- Identify strengths and weaknesses of various family forms.
- Discuss each stage of the family life cycle.

Standard 5: Identify marriage and family financial goals and budget development strategies.
- Identify and discuss budgeting terms (e.g., gross income, net income, fixed expense, variable expense) and their application in developing a monthly budget.
- Develop a family budget.

Performance Objective 7: Develop a realistic monthly budget, based upon a set income, which includes savings, housing, utilities, transportation, insurance, clothing, entertainment, and miscellaneous categories.

Standard 6

Identify the effects of divorce and coping strategies.
- Identify factors leading to divorce, effects of divorce on family members, and coping methods for dealing with divorce.
- List the steps of the grieving process and how to develop a positive adjustment to loss.

STRAND 5: **Students will identify the various skills and responsibilities of parenting.**

Standard 1: Evaluate personal readiness for parenting roles and responsibilities.

- Identify the social, moral, emotional, physical, intellectual and financial considerations of parenting.

Standard 2: Explain the human reproductive process, infertility, and steps that lead to a healthy pregnancy.

- Define terminology regarding the male and female reproductive systems.
- Identify ways to prevent birth defects.
- Describe the growth and changes that take place during the three trimesters of pregnancy.
- Identify problems that are associated with pregnancy (e.g., toxemia, ectopic pregnancy, stillborn, spontaneous abortion, etc.).

Standard 3: Explain the birth process and needs of a newborn.

- Define the terms associated with labor and delivery.
- Identify postpartum symptoms.
- Define nurturing/bonding and how it affects a child.
- Identify ways to appropriately soothe and handle an infant.

Standard 4: Identify signs and types of child abuse and prevention strategies.

- Identify the types and signs of child abuse.
- List strategies that help prevent child abuse.

Standard 5: Identify parenting styles, including positive guidance techniques that help children develop positive self-concepts, self-management, and responsibility.

- Identify parenting types and styles (i.e., authoritarian, permissive, authoritative/democratic).
- List ways to foster a child's self-concept.
- Identify positive guidance techniques (e.g., natural/logical consequences).

Performance Objective 8: Apply positive guidance techniques to resolve three child-rearing problems.

Appendix B

Adult Roles and Financial Literacy Strands and Standards

Course Description

This course prepares students to understand human relationships involving individuals and families integrated with general financial literacy. Topics include career and workforce preparation; dating, marriage, and parenting; decision-making, communication, and self-awareness; money management, saving, investing; and individual roles and responsibilities within the family, community, and workforce. This course will strengthen comprehension of concepts and standards outlined in Science, Technology, Engineering and Math (STEM) education. Student leadership and competitive events (FCCLA) may be an integral part of the course. Students who complete the entire 1.0 course will fulfill the General Financial Literacy graduation requirement.

The Adult Roles and Financial Literacy (ARFL) 1.0 credit course will fulfill the .5 credit General Financial Literacy (GFL) graduation requirement, with the remaining .5 credit counting as CTE or elective credit. In order to fulfill the credit a student must pass the entire 1.0 course, as the General Financial Literacy standards are taught throughout the course. (Standards 1, 4, 5, 6, and 8 will be covered on Skill Certification Test #319 and Standards 2, 3, and 7 will be covered on GFL Test #4501.)

NOTE: By Utah State law, parental or guardian consent is required for a student to participate in human sexuality instruction. State policy states that instruction includes the importance of marriage and the family, abstinence from sexual activity before marriage, and fidelity after marriage. Consult the local school district on its policy regarding the teaching of human sexuality and district approved instructional materials.

STRAND 1: **Students will participate in activities that help increase their self-awareness and values, and will use a rational decision-making process to set and implement personal and financial plans and goals.**

Standard 1: Explain how self-concept and self-esteem are built and preserved and how it relates to the perception of individual strengths and weaknesses.

- Describe the positive and negative development of self-concept and self-esteem.
- Self-Concept: the mental image or perception that one has of oneself
- Self-Esteem: pride in oneself and self-respect
- Discuss how lack of self-esteem can lead to bullying and suicide, and identify prevention strategies.
- Lack of self-esteem: can cause someone to either allow others to bully them or cause them to bully other people
- Effects of bullying on self-esteem: loss of confidence, self-criticism or rejection, isolation
- Low self-esteem is very closely related to feelings of hopelessness, depression, and suicidal ideation
- Low self-esteem affects learning and can lead to such problems as bullying, delinquency, unhealthy relationships, eating disorders, violence, drug abuse

and suicide

- Bullying Prevention: education, create a safe environment with policies and rules, talk
- to an adult, don't retaliate, respond evenly and firmly, act confident, develop friendships and stick up for each other
- Suicide Prevention: ask, listen, and get help
- Identify local school and community programs where students can find help

Standard 2: Identify personal values and explain how values affect interpersonal relationships and financial decisions.

- Define and discuss values and their function.
- Qualities, characteristics or ideas about which we feel very strongly
- Values define what is of worth
- Our values affect our decisions, goals and behavior
- A belief that someone or something is worthwhile
- Values help guide your actions and judgments
- Identify spending habits and their connection to personal financial values. (GFL 1.3.1)
- Explain the effect of values on relationships and financial decisions.
- What a person does with their time, their money, and their family
- How a person treats/relates to others around them
- The dating partner(s) and mate a person may choose

Standard 3: Classify short- and long-term goals and the steps needed to achieve them.

- Describe the goal-setting process.
- Goals: the end result of something a person intends to acquire, achieve, do, reach, or accomplish sometime in the near or distant future
- **SMART Goals:** refers to goals that are **S**pecific, **M**easurable, **A**chievable, **R**ealistic and **T**ime Framed
- Identify and create short- and long-term financial goals. (GFL 1.3.2)
- Short-Term Goal: achieved quickly, usually in a year or less. They help a person achieve long term goals.
- Long-Term Goals: take more than a year to achieve.
- Set short-term and long-term goals that are consistent with personal values.

Performance Objective 2: Identify two personal and one financial value and set a short- and a long-term goal that relates to each of these values.

Standard 4: Describe the decision-making process, including acceptance of personal responsibility for the consequences of the decision.

- Describe the decision-making process (i.e., identify problem, brainstorm possible solutions, explore and evaluate, make a decision and act on it, evaluate and accept responsibility for results). (GFL 1.2.2)
- Explain how scarcity of financial resources affects wants and needs. (GFL 1.1.5)
- Define opportunity costs (tradeoffs) and their role in decision making. (GFL

1.2.1)
- Describe the influence of social pressure and marketing strategies as related to purchasing decisions. (GFL 1.1.4)
- Evaluate the role of emotions, attitudes, and behavior in making financial decisions. (GFL 1.1.1)
- Recognize that individuals are responsible for their own financial transactions and subsequent positive and negative consequences. (GFL 1.1.2)
- Relate instant satisfaction and delayed gratification to impulse buying and planned expenditures. (GFL 1.1.3)
- Identify short-term and long-term financial decisions and the impact they have on financial planning. (GFL 1.2.3)
- Define the elements of a financial plan. (GFL 1.2.4)

STRAND 2: **Students will understand sources of income and the relationship between income and career preparation to reach financial goals.**

Standard 1: Identify various forms of income and analyze factors that affect income. (GFL 2.1)

- Identify sources of income such as wages, commissions, investments, benefits, inheritance, and gifts. (GFL 2.1.1)
- Compare income to the cost of living in various geographical areas and the impact it has on purchasing power. (GFL 2.1.4)

Standard 2: Analyze criteria for selecting a career and the impact of career choices on income and financial goals.

- Introduce students to human services careers in the FACS family and human services pathway.
- Explain the roles and functions of individuals engaged in human services careers.
- Evaluate and compare career opportunities based on individual interests, skills, and educational requirements, value of work to society, income potential, and the supply and demand of the workforce including unemployment. (GFL 2.1.2)
- Compare risks and rewards of entrepreneurship/self-employment. (GFL 2.1.3)

Performance Objective 3: Research a human services career, including educational requirements, skill development, and income potential.

Standard 3: Understand the effects of state, local, and federal taxes and voluntary deductions on wages and income, the difference between gross and net income, and the similarities and differences between wages and income. (GFL 2.1.5)

- Understand the effects of state, local, and federal taxes and voluntary deductions on wages and income, the difference between gross and net income, and the similarities and differences between wages and income. (GFL 2.1.5)

- List the reasons for taxation and uses of tax revenues.
- Describe the purposes of Social Security and Medicare.

Standard 4: Understand and begin preparation for career and post-high school training. (GFL 2.2)

- Recognize and explore the correlation between education, training, and potential lifetime income. (GFL 2.2.1)
- Calculate the costs of post high school training options and analyze the return on investment (ROI) based on career choices, including understanding the cost differences between public and private, and non-profit and for-profit education and training. (GFL 2.2.2)
- Identify sources of funding to assist in post high school education opportunities and cost of repayment. (GFL 2.2.3)
- Understand the use and advantages of 529 plans and the benefit of planning early for paying for the cost of post-secondary education and training. (GFL 2.2.4)
- Understand the process for and benefits of FAFSA completion. (GFL 2.2.5)
- Utilize the FAFSA 4caster to explore the FAFSA process. Seek guidance from school counselors. (GFL 2.2.6)
- Identify components to be included on a resume and/or electronic professional profile, such as appropriate contact information; educational, work, and volunteer experience; skills; certificates obtained; accomplishments; interests; and references. (GFL 2.2.7)
- Identify sources and strategies for and benefits of networking for finding employment whether for summer jobs or full-time career placement. (GFL 2.2.8)
- Understand basic employment forms and processes, including an I-9, W-2, and W-4. (GFL 2.2.9)

STRAND 3: **Students will identify and explain the process of budgeting, consumer rights and responsibilities and effective practices for purchasing consumer goods and services.**

Standard 1: Identify and explain the process of budgeting based on calculated income. (GFL 4.1)

- Identify and discuss budgeting terminology (gross income, net income, fixed expense, variable expense).
- Identify and prioritize fixed, variable, and periodic budget categories. (GFL 4.1.2)
- Compare tools for tracking of a budget and expenditures such as envelope system, paper tracking and online or software options. (GFL 4.1.6)

Performance Objective 4: Track your personal income and expenses for two weeks.

Standard 2: Students will describe the rights and responsibilities of buyers and sellers under consumer protection laws. (GFL 4.4)

- Identify and discuss consumer rights and responsibilities.

- Emphasize the importance of comparison shopping, buying strategies, negotiation, and sales and marketing strategies in purchasing. (GFL 4.1.7)
- Identify the pros and cons of online commerce, including how to conduct transactions safely. (GFL 4.4.7)
- Understand financial contracts tied to consumer purchases such as cell phone, cable or satellite plans and membership fees. (GFL 4.4.1)
- Discuss the negative impacts of predatory and payday lending practices. (GFL 4.4.2)
- Explain the purposes and features of consumer protection laws. (GFL 4.5.1)
- Identify federal and state entities that exist to protect consumers from forms of fraud and abuse. (GFL 4.5.2)
- Identify ways to avoid identity theft and fraud, such as securing sensitive financial data, using care when participating in online commerce, avoiding phishing and pharming, and properly disposing of sensitive documents. (GFL 4.4.3)
- Understand how to recover from fraud and identity theft. (GFL 4.4.4)
- Discuss ways to avoid financial schemes such as Ponzi schemes, pyramid schemes, multi-level marketing, and other questionable and illegal practices. (GFL 4.4.5)
- Describe the negative consequences of gambling and playing the lottery. (GFL 4.4.6)

Performance Objective 5: Select an item to purchase. Research and compare at least three brands using consumer information resources. Use the decision-making process to determine which product to buy.

STRAND 4: **Students will identify effective communication in interpersonal relationships and ways to develop meaningful relationships in the family unit.**

Standard 1: Identify various types of communication styles.

- Define the levels of communication.
    - Superficial communication makes up the majority of our communication. It involves talking about events, what time you will be home, what is for supper, what you did in school and the weather.
    - Personal communication involves opening up and talking about feelings, beliefs, and opinions that mean something to you.
    - Validating communication reinforces peoples' feelings about themselves.
- Assess personal communication styles.
- Identify types of destructive communication (e.g., blaming, interrupting, endless fighting, character assassination, calling in reinforcements, and withdrawal).
    - Blaming: frequently blame each other while trying to find out who is at fault, who started the fight, etc. Interrupting: interrupts another person, it is a sign that one idea is more important than

another.
- Endless Fighting: arguments that never end. Bring up the old issues that have nothing to do with what's happening now.
- Character Assassination: name calling, belittling comments about sensitive subjects, and insulting remarks.
- Calling in Reinforcements: involve outsiders in your personal relationships and quarrels.
- Withdrawal: withdrawing from communication and avoiding conversations, which communicates hurt, rejection, neglect, indifference, &/or anger.

- Identify types of constructive communication (e.g., "I" messages, clarifying, timing, asking questions, reflective listening, respect, consideration, avoiding anger).
    - "I" Messages: state the feelings and thoughts you are having at the time of communication. Let's others know how you feel without making people defensive.
    - Clarifying: this involves meaning what you say and then saying what you mean.
    - Timing: select a good time to do your important communicating.
    - Asking Questions: collect more information when you are listening and trying to understand.
    - Reflective Listening: listener mirrors back thoughts and/or feelings the speaker is experiencing.
    - Respect/Consideration: it is important to respect the other person's point of view even if it is different from yours.
    - Avoid Anger: sometimes we become too emotional to communicate effectively.
- Practice using "I" messages.
- Explain active/reflective listening skills.
    - Reflective listening is also known as parallel talk, parroting, and paraphrasing.
    - Active listening is an intent to "listen for meaning," in which the listener checks with the speaker to see that a statement has been correctly heard and understood. The goal of active listening is to improve mutual understanding.
- Discuss both positive and negative ways that social media has changed communication skills.
    - Positive: maintain relationships with others, communicate in an easy and convenient way with family and friends, part of a peer/social network that can provide support, more social interaction, etc.
    - Negative: less face-to-face communication, weaker ties to people, too open and more trusting with people, cyber bullying, communication overload, privacy can be a concern, etc.

Performance Objective 6: Practice using at least two constructive communication skills.

Standard 2: Identify positive and negative nonverbal communication.

- Identify nonverbal behaviors and messages (e.g., mild handshake, no eye contact, etc.).
    - Body-orientation: the degree to which we face toward or away from someone with our body, feet, and head. Facing someone directly signals your interest, and facing away signals a desire to avoid involvement.
    - Gestures: the face is the most obvious channel of expressing emotions, we are especially careful to control our facial expressions when trying to hide our feelings. But more of us are less aware of the ways we move our hands, legs, and feet, and because of this these movements are better indicators of how we truly feel.
    - Eye Contact: the eyes themselves can send several kinds of messages. Meeting someone's glance with your eyes is usually a sign of involvement, while looking away signals a desire to avoid contact.
    - Voice: how we say words is as important as what we say.
    - Touch: touch can communicate many messages. Besides the nurturing/caring function it can convey friendship, sexual interest, and aggressiveness. Touch can serve as a means of managing transactions, such as when we tug at another's sleeve.
- Describe the different types of personal distance/space (e.g., public, social, personal, intimate).
    - Intimate Zone: from skin contact to 18 inches away from us. This zone is guarded closely by us and is reserved for close friends, relatives, and those we trust most.
    - Personal Zone: begins at 18 inches to 4' feet. This space is for those that we like.
    - The closer that they are to us the more we like them.
    - Social Zone: this zone is 4' - 12'. It is used for friendly gatherings of acquaintances.
    - Public Zone: this zone is 12' and beyond. Used by speakers and audiences. The further you are out, the less likely that you are interested in dialogue.
- Discuss the impact of nonverbal communication.
    - Without being able to use words, people's bodies generally express how they feel-nervous, embarrassed, playful, friendly, etc.
    - Nonverbal behaviors can repeat what is said verbally.
    - Nonverbal messages may also substitute for verbal ones.
    - Nonverbal behaviors can also accent verbal messages.
    - Nonverbal behavior also serves to regulate verbal behavior.
    - Nonverbal behavior can often contradict the spoken word.
    - People usually believe nonverbal communication over verbal communication
- Practice nonverbal communication.

Standard 3: Develop positive assertion skills to be used in conflict resolution.

- Identify positive and negative methods of conflict resolution.
    - Positive: negotiation, mediation, looking at both sides, win/win attitude, compromise, eye contact
    - Negative: yelling, refusing to change or compromise, refusing to work out the conflict, name calling, hitting, walking out, belittling
- Compare assertive, passive, aggressive, and passive-aggressive behavior.
    - Assertive: communicate needs clearly and strive for a win/win situation
    - Aggressive: communicate as if personal needs are the most important and it is all about winning
    - Passive: avoid expressing beliefs, opinions, and personal needs
    - Passive Aggressive: avoid direct confrontation, but attempt to get point across through indirect and subtle manipulative ways

STRAND 5: **Students will list the functions and purposes of responsible dating.**

Standard 1: Identify and discuss the purposes and costs of dating.

- List the purposes of dating (i.e., socialization, recreation, and mate selection).
    - Socialization: to develop appropriate social skills and practice getting along with others in different settings.
    - Recreation: to have fun and enjoy the companionship of others and try new and different activities.
    - Mate Selection: to see others in many different settings and compare the personality and characteristics of many people.
- List personal qualities that will contribute to positive dating.
- Identify the characteristics of infatuation and love.
    - Infatuation: "love at first sight," occurs quickly, doesn't last long, jealousy, based on physical traits and feelings.
    - Love: grows slowly (begins with friendship), lasts a long time, little jealousy, involves the entire character and personality of the partner.

Standard 2: List dating behaviors that support personal values and identify the personal responsibilities associated with dating.

- Identify dating behaviors that support personal values.
- List dating guidelines that protect teens.
    - Never enter a house or bedroom alone, do not neck (make out or French kiss) or pet, never park in a deserted area, know a curfew, don't lie down by each other, communicate with parents, avoid areas with drugs and alcohol.
- Review types of refusal skills (e.g., saying "no," establishing priorities, avoiding questionable situations, etc.).
    - Just say "no," ignore the comment, make an excuse, change the subject, turn the idea into a joke, act surprised, express your feelings for them, suggest a different plan, return the challenge, leave.

Performance Objective 7: Set personal rules/responsibilities related to dating behaviors that support your personal values.
Standard 3: Identify the dangers of physical intimacy during dating.

- Describe and discuss responsible sexual behavior.
    - Intimacy/Commitment funnels (go down them at the same pace)
- Describe the long-term benefits of abstinence and fidelity.
    - Avoiding teen pregnancy and STIs.
    - More likely to avoid: depression, poverty, dropping out of high school
    - More likely to: have a successful marriage, graduate high school, go to college.
- Describe the potential short-term and long-term consequences of sexual irresponsibility.
    - Feeling broken after a break up (create a bond during intimacy), teen pregnancy, STIs
- Identify reasons teen pregnancy occurs, and analyze teens' preparedness to be parents.
    - Reasons: premature sexual intimacy, low socio-economic status, born to a teen mother
    - Biological, Emotional, Educational, Financial, and Social readiness
- Examine possible physical risks of teen pregnancy to the mother and infant.
    - Mother: higher chance of complications (anemia, high blood pressure, toxemia, etc.)
    - Infant: low birth weight, preterm, birth defects
- Examine personal, emotional, education, financial, and societal problems that result from teen pregnancies.
    - Personal: increase rate of alcohol/substance abuse, repeat births, physical and/or mental illnesses, less free time, don't get the chance to experience adolescents, lose friends, etc.
    - Emotional: depression, exhaustion, guilt, anxiety, fear, family hostilities, helplessness, etc.
    - Education: unable to finish high school, can't further or afford post high school education, less likely to have educational aspirations, etc.
    - Financial: lower annual income, more likely to experience poverty and rely on welfare
    - Societal: social stigma, unmarried status, inadequate prenatal care, persistent poverty, separation from father, divorce, etc.
- List the common types of STIs, how they are acquired, and their symptoms by researching and reviewing current findings and statistics.
    - Chlamydia: bacterial infection, bleeding between periods, unusual discharge from vagina or penis, pain or burning while urinating, testicular pain
    - Gonorrhea: bacterial infection, unusual discharge from vagina or penis, pain or burning while urinating, painful or swollen

testicles,
  - Syphilis: bacterial infection, sores, rash, numbness, paralysis, blindness, dementia, organ damage, death
  - Herpes: viral infection, red bumps, blisters, sores, pain or itching
  - HPV (Human Papillomavirus)/Genital Warts: viral infection, warts, bumps, itching, bleeding during intercourse, cervical cancer
  - Pubic Lice (“Crabs”): little bugs, itching, visible lice or eggs
  - HIV/AIDS: viral infection, fever, headaches, swollen lymph nodes, weight loss, fatigue, infections
- Assess the myths and the dangers/consequences of STIs and HIV/AIDS.
  - Myths: All STI’s are curable, you can’t get a STI from oral or anal sex, condoms protect against all STI’s, you can only have one STI at a time, you can’t get an STI if you have sex with someone who has an STI in a pool, HIV means having AIDS, I can just get medication for a STI and then it will be gone for good, a person knows when they have a STI
  - Dangers/Consequences: testicular infections and/or cancer, cervical cancer, anal cancer, throat cancer, infertility, Pelvic Inflammatory Disease (PID), ectopic pregnancy
- Identify community resources and support groups available for assistance.

Standard 4: Define domestic violence, abuse, and various sexual violations, including sexual harassment.

- Define abuse and identify physical/social/emotional forms of domestic abuse and violence.
  - Abuse: any pattern of behavior (physical, emotional, sexual) which involves violence towards another person
  - Verbal/Emotional Abuse: saying or doing something to someone that causes fear, lowers self-esteem, or manipulates the person to control his or her behavior.
  - Physical Abuse: any intentional, unwanted contact with the victim’s body- either by the abuser or by and object- within the abuser’s control.
  - Sexual Abuse: any sexual behavior that is unwanted or interferes with the other person’s right to say “no” to sexual advances.
  - Digital Abuse: Spreading negative or embarrassing dirt (true, untrue, or unknown, via text, picture, or video) about someone behind their back or to their face.
  - Other forms of Digital Abuse: textual harassment, sexting, cyberbullying, social media misuse
- Identify characteristics of abusers and victims within the violence cycle.
  - Characteristics of abusers: jealous, short temper, reacts physically, were raised in an abusive home, controlling, may or may not also batter children, thinks he/she has the right to beat others, thinks victims enjoy/need abuse.

    - Characteristics of victims: were raised in an abusive home, low self-esteem, feels they deserve abuse, feels guilty, is isolated, resists giving up on marriage, wants the abuser to change, is fearful of leaving the abuser.
- Explain the violence cycle by using examples to illustrate how the cycle promotes abuse.
    - Violence Cycle:
        - Phase One: tension building
        - Phase Two: battering incident
        - Phase Three: honeymoon phase
- Identify physical/social/emotional problems related to and resulting from rape, date rape, abuse, etc.
- Identify community resources and support groups available for assistance with sexual violations and abuse.
- Define sexual harassment and how to deal with it.
- Define rape and identify steps to follow if a rape occurs.
    - Rape: a term generally used to indicate an act of forced or coerced oral, anal, or vaginal penetration, but can be defined more broadly.
- Define pornography and evaluate the effects of pornography on an individual and its impact on personal relationships.
    - Pornography: printed or visual material containing explicit description or display of sexual organs or activity intended to stimulate erotic feelings.
    - Pornography: harms the brain (just like addictive substances, pornography fills the brain with dopamine which, over time, changes the make-up of the brain)

STRAND 6: **Students will identify the aspects and importance of marriage preparation and identify behaviors and financial decisions and practices that strengthen marital and family relationships.**

Standard 1: Analyze the importance and process of mate selection.
- Identify the theories of mate selection.
    - Theory of Propinquity: we marry who we know.
    - Exchange Theory: everyone evaluates his/her own worth and then goes to barter and see what he/she can find.
    - Complimentary Needs Theory: we find people that complement our needs.
    - Time and Place Theory: we marry the person we are going with when the time is right to marry.
    - Filter Theory: we filter out people that don’t meet our criteria.
        - Biological: sex, age, physical features, relatives
        - Social: race, religion, class, education, intelligence

    - Psychological: conscious and unconscious needs, childhood experiences, personality
- Discuss marital success factors based upon maturity level, a potential lifestyle, the strengths and weaknesses of relationships, and the acceptability of the strengths and weaknesses of a possible mate.
    - Parent's Marriage: if a couple's parents were happily married, the couple is more likely to be happily married and less likely to divorce.
    - Childhood: an individual who had a happy, "normal" childhood is more likely to be successful in marriage.
    - Length of Acquaintance: generally, the longer the acquaintance, the more likely the marriage will be successful. Those who have known each other over one year have better odds than those with acquaintanceships less than a year.
    - Age: in general, those who are older when married have more stable marriages. For example, those who marry at 20 years or older have marriages that last twice as long as those who marry under age 20.
    - Parental Approval: parental approval is related to marriage success for two reasons: 1) approving parents are more supportive, and 2) disapproving parents may be seeing real problems that will create difficulties for the couple.
    - Premarital Pregnancy: marriages that are the result of pregnancy have a high rate of failure. 50% end within five years.
    - Reasons for Marriage: marriages begun because of genuine understanding and caring have better success than those started for the "wrong reasons," such as getting away from home, rebellion, or wanting to be "grown up."
- Identify topics to be discussed prior to marriage.
    - Economic Matters: manage money, budget, joint/separate accounts, housing, educational plans, career plans, insurance
    - Recreation/Hobbies: importance, cost, his/hers, friends, vacations
    - Religion/No Religion: background/upbringing, philosophies/beliefs, attendance, wedding ceremony
    - Children: yes/no, how many, child rearing/discipline, family planning, spacing
    - Affection: attitude, displays of affection, emotional needs, “Love Languages” (words of affirmation, quality time, gifts, acts of service, physical touch), intimacy
    - In-Laws: interaction, proximity, financial/emotional independence, holidays/traditions
    - Communication/Handling Conflicts: role responsibilities, fighting fair, compromising, insecurities, misunderstandings, forgiveness, past secrets
    - Values and Goals: individual/couple goals, prioritize, plans for future

    - Wedding Plans: where, when, who will come, who will pay
    - The Honeymoon: how much/cost, how long, where to
- Students will describe their personal values and beliefs of marriage.

Performance Objective 8: Develop a personal list of characteristics, qualities and values desired in a marriage partner.

Standard 2: Identify the purposes of the engagement period.

- Identify personal marital goals and objectives.
    - Setting goals helps strengthen the relationship, improve communication, validates desires and hold you accountable to each other, glue that holds you together during challenging times, provides satisfaction when goals are achieved and gives you a reason to celebrate together
- Discuss the purpose of the engagement period.
    - Show commitment, plan the wedding, make sure this is what you really want to do
- Identify signals of potential marriage problems.
    - Ineffective communication, constant and consistent arguing, financial problems, lack of direction/goals, lack of trust
- Identify the purposes of the honeymoon
    - Get to know one another better, relaxation from planning the wedding, time to be alone, adjust to the marriage
    - They are often over-glamorized

Standard 3: Define marital roles and related issues (e.g., household responsibilities, child care, etc.). Apply methods of conflict resolution as related to marriage, and identify positive characteristics and behaviors of strong marriage relationships.

- Identify marital roles and gender biases.
    - Equalitarian (Egalitarian): Being an equalitarian couple does not mean that the couple does everything together or at the same time. The equalitarian philosophy means that the division of labor is equal but is not necessarily traditional.
    - Traditional: For many years, roles in marriage were defined as masculine or feminine. That division of labor is what we will call traditional. In today's society, this means that the division of labor is most often NOT equal.
    - Gender biases for men:
        - 1700-1800’s – income, farming, support and defend family, strong, independent, self-reliant
        - 1800-1900’s – new careers, westward movement, breadwinners, assertive, aggressive, domineering
        - 1900-1930’s – work outside the home
        - The Great Depression – more men work at home because of unemployment
        - 1940’s – men in military
        - 1980’s – more job sharing, husband staying home

- Gender biases for women:
    - 1700-1800's – have and care for children and husband, run household under supervision of husband
    - 1800-1900's – homemaker, more physical and emotional strength, some women working in factories sewing, etc.
    - 1900-1930's – slowly move into the workforce (teaching, secretary, nurse)
    - The Great Depression – survival on limited income
    - 1940's – more women in outside work
    - 1960-1970's – feminist movement, equal pay act
    - 1980's – more professional woman and job sharing
- Identify common sources of marital adjustments and conflict (e.g., dual incomes, personal needs and expectations, sexual adjustments, in-laws).
- Apply conflict resolution and problem-solving strategies to resolve common scenarios of marital conflict including financial issues.
- Identify specific behaviors found in strong marriage relationships.
    - Attitudes: a democratic attitude, where both seek to cooperate and compromise is most functional
    - In-laws: especially if couples live close to parents, getting along with in-laws is important
    - Common Interests: couples with shared interests are more likely to participate in activities together and develop greater understanding and empathy for each other
    - Opposites Attract: in general, the more similar a couple's background in terms of education, religion, nationality, and social status, the better
    - Children: children strengthen an already strong marriage, but may only "hold together" a poor one
    - Communication: happily married couples tend to: (a) talk to each other more often,
      (b) are more sensitive to each other's feelings, and (c) use non-verbal communication more effectively
    - Roles: similar expectations of work roles, housework roles, and spouse roles is one of the most important factors in marriage. If both spouses are traditional, that works wonderfully - as it does if both are more contemporary. The greatest conflicts occur when wives are more contemporary than husbands in what they consider the "right" roles for husbands and wives
    - Personality: obviously, the personality of the individuals involved is one of the most crucial factors. Traits such as emotional stability, self-control, affection, responsibility, favorable self-perception, and optimism are correlated with good marriage adjustment
    - Religious Participation: religiosity and marital success are related,

    regardless of denomination, as has been demonstrated consistently in studies over many years
  - Marriage is #1 (put your spouse first), fidelity, commitment, unselfishness, put time into relationship, talk and listen, touching, be positive about your mate and marriage

Performance Objective 9: Apply conflict resolution and problem-solving strategies to resolve an identified common source of marital conflict.

Standard 4: List the positive characteristics that affect family relationships throughout the family life cycle.

- List the qualities of strong families (e.g., commitment, appreciation, decision making, responsibility, problem solving, etc.).
- Identify strengths and weaknesses of various family forms.
  - Nuclear: two parents and their children
  - Single Parent: one parent raising one or more children
  - Extended: parents, children, and other relatives living in close proximity
  - Childless: two parents with no children
  - Stepfamily/Blended: two parents with one or both having children from a previous relationship
- Discuss the financial considerations relevant to each stage of the family life cycle.
  - Single Young Adult - Independent Stage
  - Coupling Stage – Beginning Family
  - Childbearing Family – Birth to 3 years
  - Family with Young Children – 3 to 6 years
  - Family with School Age Children – 6 to 13 years
  - Family with Adolescents – 13 to 20 years
  - Launching Stage – First to Last Child Leaves Home
  - Empty Nest Stage – No more Children at Home
  - Aging Stage – Retirement until Death

Standard 5: Identify marriage and family financial goals and budget development strategies.

- Identify and explain the process of budgeting based on calculated income. (GFL 4.1)
- Identify and prioritize fixed, variable, and periodic budget categories. (GFL 4.1.2)
- Emphasize the importance of proactive budget priorities, such as pay yourself first, emergency/opportunity fund, insurance, and charitable or voluntary contributions. (GFL 4.1.3)
- Discuss the pros and cons of charitable giving. (GFL 4.1.4)
- List ways and examples of charitable giving. (GFL 4.1.5)
- Develop a budget. (GFL 4.1.1)

Performance Objective 10: Develop a realistic monthly budget for a family based upon a set income which includes: savings, housing, utilities, transportation, insurance,

clothing, entertainment, and miscellaneous categories.

Standard 6: Identify the effects of divorce and coping strategies.

- Identify factors leading to divorce, effects of divorce on family members, and coping methods for dealing with divorce.
    - Factors: addiction, spousal abuse, financial stress, conflict, infidelity, trust issues, loss of interest, communication issues
    - Effects: lower self-concepts. delinquency, fear, personal adjustments for each member, drop in income for family (lead to poverty); children exhibit more emotional, behavioral, and health problems; children may be at an increased risk of abuse, drug/alcohol use, and suicide; children perform more poorly in academics, have higher dropout rates, and lower rates of college graduation; children may have future relationship problems and trust issues
    - Coping methods: visitation, economic stability, reduce conflict, community resources, support of family and friends
- List the steps of the grieving process and how to develop a positive adjustment to loss.
    - Grieving process: denial, anger, bargaining, depression, acceptance
    - Adjustment: relationships, routines, faith/religion, activities/interests, support groups

STRAND 7: **Students will practice family financial planning as it pertains to saving, investing, and risk management.**

Standard 1: Describe and discuss financial institutions and demonstrate how to manage personal financial accounts. (GFL 3.1)

- Explain the role of the Federal Reserve, the Federal Deposit Insurance Contribution (FDIC) and the National Credit Union Association (NCUA). (GFL 3.1.1)
- Compare the roles of financial institutions and their services, such as banks, credit unions, investment or brokerage firms, insurance companies, and loan agencies. (GFL 3.1.2)
- Demonstrate how to manage checking/debit and saving accounts, both manually and/or electronically, including reconciliation. (GFL 3.1.3)
- Describe available consumer banking technologies. (GFL 3.1.4)
- Explain the potential consequences of checking account mismanagement, such as non-sufficient funds (NSF) handling, overdraft processing, and the role of ChexSystems. (GFL 4.3.4)

Performance Objective 11: Demonstrate how to manage a checking/debit account. Include how a bank statement is reconciled with a monthly statement.

Standard 2: Describe and discuss the impact of credit and debt on personal money management. (GFL 4.2)

- Discuss the purpose and role of credit, and explain the value of building and maintaining a healthy credit rating, including the “Five C’s of Credit”: Character, Capacity, Capital, Collateral, and Conditions. (GFL

4.2.1)

- Explore and discuss the pros and cons of basic types of credit, such as unsecured vs. secured credit, credit cards, installment loans, revolving credit, student loans, and predatory lenders. (GFL 4.2.2)
- Describe the risks and responsibilities associated with using credit, such as APR, grace period, late fees, finance charges, default rates, interest, and closing costs. (GFL 4.2.3)
- Understand the similarities and differences between "principal" and "interest" on an amortization schedule. (GFL 4.1.10)
- Explain the purpose of co-signers and collateral when applying for a loan. (GFL 4.1.11)
- Understand principal and interest calculations. (GFL 4.2.4)
- Calculate how long it takes to repay debt by making minimum payments on installment loans and revolving accounts. (GFL 4.2.5)
- Locate and use online calculators to determine principal and interest aggregate monthly for long-term debt such as mortgages, vehicles, personal loans and credit cards. (GFL 4.2.6)
- Identify the process, rights and responsibilities relating to renting, leasing, and purchasing a home. (GFL 4.1.8)
- Identify the process, rights and responsibilities relating to renting, leasing, and purchasing a vehicle. (GFL 4.1.9)
- Evaluate the costs and risks of pay day and predatory lending. (GFL 4.2.7)
- Describe the personal and societal effects of bankruptcy and identify circumstances that lead to bankruptcy, such as uninsured medical costs, family break-up, or loss of job. (GFL 4.2.8)

Performance Objective 12: Evaluate three different credit card applications and determine the total cost of an item purchased on credit at three different rates of interest.

Standard 3: Explain and understand credit reports and scores. (GFL 4.3)

- Identify the three major credit bureaus. (GFL 4.3.1)
- Understand the legal right to a free annual credit report (through AnnualCreditReport.com). (GFL 4.3.2)
- Evaluate and identify components of a credit report, including derogatory remarks and the warning signs of credit abuse such as late fees, missed payments, collection notices and bounced checks. (GFL 4.3.3)

Standard 4: Discuss the dynamics of saving and investing. (GFL 3.2)

- Explain how paying yourself first (PYF) early and often influences positive progress towards long-term, financial goals. (GFL 3.2.1)
- Identify and understand basic saving options such as a savings account, and Certificate of Deposit. Understand that savings are designed to preserve principal. (GFL 3.2.2)
- Identify and understand investment options, including retirement planning, long-and short-term investments, and dividend reinvestment plans. Understand that investments put principal at risk. (GFL 3.2.3)
- Identify types of long-term retirement investments such as IRA, Roth

IRA, 401(k), and 403(b), as well as reasons to invest. (GFL 3.2.4)
- Demonstrate time value of money (TVM) principles by using the rule of 72 and by manipulating the five variables used in basic TVM calculations. (GFL 3.2.5)
- Discuss the long-term investment potential associated with the stock market, focusing on fundamentals such as diversification, risk/reward, and investor behavior. (GFL 3.2.6)
- Identify and define the types of financial risks, including inflation, deflation, and recession. (GFL 3.2.7)

Standard 5: Discuss the purposes of insurance/risk management. (GFL 3.3.1)
- Define common insurance options and their purposes such as automobile, health, home owner/renters, whole/term life, long-term care and disability. (GFL 3.3.2)
- Define terms of a basic insurance policy such as contract, limits of coverage, deductible, premium, grace period, and lifetime limit. (GFL 3.3.3)
- Discuss insurance needs at different stages of life. (GFL 3.3.4)
- Understand identification and designation of beneficiaries. (GFL 3.3.5)

STRAND 8: **Students will identify the various skills and responsibilities of parenting and list effective ways to develop meaningful relations in home and family life.**

Standard 1: Evaluate personal readiness for parenting roles and responsibilities.
- Identify the social, moral, emotional, physical, intellectual and financial considerations of parenting.
  - Social: not have as much free time, social life will change, child needs to have constant care
  - Moral: values and goals are well established, sense of right and wrong, compatible views with your partner, positive parenting is crucial for teaching children to be morally responsible
  - Emotional: flexible with time, functions with interrupted sleep patterns, be patient, share time, money and resources, deal with the frustrations of a crying child
  - Physical: be in good health, exercise, eat nutritiously, no alcohol, tobacco or drugs,
    25-30 years old is prime time for women to be pregnant
  - Intellectual: understand the responsibilities and commitment of being a parent, know the principles of child guidance, understand child development, realize it is a lifelong commitment
  - Financial: financially stable, raising a child up to 18 can cost $150,000

Performance Objective 13: Evaluate personal readiness for parenting (social, emotional, physical, intellectual, etc.).

Standard 2: Explain the human reproductive process, infertility, and steps that lead to a healthy pregnancy.

- Review the male and female reproductive systems.
  - Male Reproductive System
    - Cowper's glands: behind the base of the penis which secretes fluid to make semen and neutralize acid during sexual excitement.
    - Ejaculation: when semen carrying sperm spurts out of penis.
    - Epididymis: the structure that forms a mass over the back and upper part of each testes.
    - Penis: the organ of transfer of sperm to female.
    - Prostate gland: a man's gland that helps make semen.
    - Scrotum: pouch-like sac holding both testicles in a separate compartment that hang underneath the penis.
    - Semen: the thick, sticky fluid which contains sperm ejaculated by the male from the penis during orgasm (climax).
    - Seminal Vesicles: two pouch-like structures which serve to store mature sperm until ejaculated.
    - Sperm: the microscopic cells produced by the male's testicles which can fertilize the female's ovum.
    - Testicles/Testes gland: two glands in the male, located in the scrotum, which produce male hormones (testosterone) and sperm.
    - Testosterone: the male reproductive hormone made by the testicles which causes the changes of puberty.
    - Vas Deferens-singular: two tubes leading from the epididymis to the seminal vesicles.
    - Urethra: a tube that connects with the vas deferens to carry sperm cells out of the body.
  - Female Reproductive System
    - Cervix: opening from the uterus to the vagina.
    - Clitoris: a small, pea-shaped bump at the front of the labia that contains erectile tissue (counterpart to male penis).
    - Endometrium: lining of uterus.
    - Estrogen: the hormone responsible for secondary sex characteristics and for the sex drive in females. The egg producing hormone.
    - Fertilization (conception): a sperm entering an ovum.
    - Menstruation: release of dead endometrial tissue and blood.
    - Menstrual cycle: the process of passing the blood and tissue lining of the uterus from the body.
    - Ova - plural, Ovum - singular: the female reproductive cell.
    - Ovaries: organs holding a woman's eggs.
    - Fallopian tubes: two tubular structures leading from the ovaries to the uterus.
    - Ovulation: time when the egg is released from the ovary.

        - Progesterone: builds up the lining of the uterus to prepare it for the fertilized ovum. The egg setting hormone.
        - Urethra: below clitoris, the opening to bladder.
        - Uterus (womb): place where the baby grows in a woman's abdomen.
        - Vagina: passageway between the uterus and the outside of a woman's body.
- Identify ways to prevent birth defects.
    - Take folic acid
    - Avoid alcohol, cigarettes, and street drugs
    - Prevent infections
    - Talk to your doctor about taking medications
    - Talk to your doctor about vaccinations
    - Maintain a healthy weight
    - Be cautious about diabetes
    - See doctor regularly for prenatal care
- Describe the growth and changes that take place during the three trimesters of pregnancy.
    - 1st Trimester
        - 1st Month:
            - Fertilized egg reaches the uterus and attaches itself to the uterus.
            - Cell multiplication begins
            - Internal organs and circulatory system begins to form.
            - Cell Division takes place and at the end of two weeks the zygote is the size of a pin-head
            - Heart begins to beat
            - Small bumps show the beginnings of arms and legs
        - 2ndMonth:
            - At 5 weeks, the embryo is 1/4 of an inch long
            - All major organ systems develop
            - The placenta and Umbilical Cord develop
            - Amniotic Fluid surrounds the baby
            - Face, and limbs take shape
        - 3rdMonth:
            - The fetus is about 1 inch long
            - Nostrils, mouth, lips, teeth buds, and eyelids form
            - Fingers and toes are almost complete
            - Eyelids are fused shut
            - Arms, legs, fingers, and toes have developed
            - All internal organs are present—but aren't ready to function
            - The genital organs can be recognized as male or female
    - 2nd Trimester

        - 4th Month
            - Fetus is 3 inches long and weighs 5 oz.
            - Your baby is covered with a layer of thick, downy hair called lanugo.
            - His heartbeat can be heard clearly.
            - This may be when you feel your baby's first kick.
            - The baby can such thumb, swallow and hiccup.
        - 5th Month
            - The Fetus is about 6 inches long and weighs 4-5 oz.
            - A protective coating called vernix begins to form on baby's skin.
            - Hair eyelashes and eyebrows appear
            - Organs keep maturing
            - Fetus is very active
            - The eyes can open and blink
        - 6th Month
            - The fetus is 8-10 inches long and weighs 4-5 oz.
            - Your baby's lungs are filled with amniotic fluid, and he has started breathing motions.
            - If you talk or sing, he can hear you.
            - Fat is starting to deposit under the skin
    - 3rd Trimester
        - 7th Month
            - Fetus is 10-12 inches long and weighs about 1-2 pounds.
            - Fetus is active and then rests.
            - The baby now uses the four senses of vision, hearing, taste and touch
        - 8th Month
            - The fetus is 14-16 inches long and weighs 2-3 pounds
            - Layers of fat are piling on.
            - Fetus has probably turned head-down in preparation for birth.
            - Fetus may react to noises with a jerking action
        - 9th Month
            - Fetus is about 17-18 inches long and weighs 5-6 pounds
            - Skin is smooth because of the fat
            - Baby's movement slows down due to lack of room
            - "Lightening" occurs when the baby drops in the pelvis
            - Disease fighting antibodies are taken from the mother's blood
- Identify problems that are associated with pregnancy (e.g., toxemia, ectopic pregnancy, stillborn, spontaneous abortion, etc.).
    - Toxemia: near the 24th week, the mother gets swelling, puffy fingers, and feet. The body does not use protein correctly, which results in

albumin (protein in the urine). This can cause convulsions, stillbirths, or maternal death.

- Ectopic Pregnancy (Tubal Pregnancy): the egg attaches to the wall of the fallopian tube instead of the uterine wall.
- Stillborn: the death of a fetus at any time after the twentieth week of pregnancy
- Spontaneous Abortion/Miscarriage: when the baby is involuntarily expelled from the body of the woman before it is viable (capable of surviving on its own), it is clinically termed a spontaneous abortion. A spontaneous abortion should not be confused with a voluntary abortion, which is terminating the pregnancy by mechanical means. Usually a spontaneous abortion (miscarriage) is nature's way of eliminating an abnormal pregnancy. About 15% of all pregnancies end in spontaneous abortions (about one out of every six pregnancies). Experts suggest that approximately 25-50% of spontaneous abortions are a result of chromosomal problems.
- Placenta Previa: the placenta is low in the uterus or may even cover the cervix and precedes the baby.
- Placenta Abruption: premature separation from uterine wall.

Standard 3: Explain the birth process and needs of a newborn.

- Define the terms associated with labor and delivery.
  - 1st Stage: cervix dilates to 10 centimeters and becomes effaced (thins out)
  - 2nd Stage: actual birth of the baby
  - 3rd Stage: delivery of the afterbirth (placenta and umbilical cord)
  - Crowning: when the baby's head remains visible during pushing during the birthing process
  - Breech: when the baby's feet or buttocks are positioned to be delivered first
  - Cesarean Section: surgical delivery of an infant through an incision in the mother's abdomen
  - Epidural: medication that is delivered through a catheter that is threaded through a needle in the epidural space in the back
  - APGAR Scale: first test given to a newborn to determine physical condition
    - Appearance - Skin Color
    - Pulse - Heart Rate
    - Grimace Responses – Reflexes
    - Activity – Muscle Tone
    - Respiration – Breathing Rate and Effort
- Identify postpartum symptoms.
  - Postpartum: first 6 weeks after child birth
  - Symptoms: involution (return of reproductive organs to normal size and position)

- Lochia: lining of uterus sloughs off resulting in bloody discharge lasting 10 days to 6 weeks
- Depression: caused by shifting hormones

- Define nurturing/bonding and how it impacts a child.
  - Feeding, touching, playing, soothing and handling an infant
  - Impact: need to "thrive" and "survive," ability to learn, relationships throughout life, emotional health, delinquent or criminal behaviors, depression, substance abuse
- Identify ways to appropriately soothe and handle an infant.
  - Touch: swaddling, sucking, warm bath, cuddling
  - Motion: rocking, walking, stroller ride, car ride, rhythmic patting, jiggle bassinet, knee bends
  - Sound: rhythmic chants, ticking clock, singing, humming, recording of heartbeat

Standard 4: Identify signs and types of child abuse and prevention strategies.

- Identify the types and signs of child abuse.
  - Physical: unexplained bruises, burns, human bites, broken bones, missing hair, scratches, wary of physical contact, behavioral extremes, frightened or parents, afraid to go home, cheating, stealing or lying, layered clothing
  - Neglect: constant hunger, poor hygiene, excessive sleepiness, lack of appropriate supervision, unattended medical needs, abandonment, inappropriate clothing for weather, begging or stealing food, frequent school absences
  - Sexual: difficulty walking or sitting, torn, stained or bloody underclothing, pain or itching in genital area, bruises or bleeding in rectal/genital area, venereal disease, age-inappropriate sexual knowledge, abrupt change in personality, promiscuous behavior
  - Emotional: parental behavior of ignoring, isolating, berating, rejecting, or terrorizing the child, speech disorders, lags in physical development, failure to thrive
  - Shaken Baby Syndrome: injury to a baby caused by being shaken violently and repeatedly
    - Shaking can cause swelling of the brain, internal bleeding, detached retinas leading to blindness, mental retardation, and death
- List strategies that help prevent child abuse.
  - Family support, coping strategies, less stress, develop parenting skills, learn what is age appropriate, get professional help, take care of yourself, learn how to control emotions

Standard 5: Identify parenting styles, including positive guidance techniques that help children develop positive self-concepts, self-management, and responsibility.

- Identify parenting types and styles (i.e., authoritarian, permissive, authoritative/democratic).

- Authoritarian: limits without freedom
- Permissive: freedom without limits
- Democratic: freedom within limits

- List ways to foster a child's self-concept.
    - Provide more successes than failures, give freedom to fail with acceptance, give lots of encouragement, unconditional love, allow independence, eliminate the negative, allow exploration and encourage question, be a good role model, help child develop talents, don't set unreasonably high standards, give them responsibilities
- Identify positive guidance techniques (e.g., natural/logical consequences).
    - Positive guidance techniques: discipline without anger, rephrase negative statements to be positive, use natural & logical consequences
    - Natural: whatever follows the behavior you let happen, "if they don't eat – they go hungry"
    - Logical: consequence is directly related to the behavior in order to correct it, "if they draw on the walls – they have to clean them off"
    - Redirection: giving them something appropriate to do instead, "let's run and play outside instead of in the living room"

Performance Objective 14: Apply positive guidance techniques to resolve three child-rearing problems.

Appendix C

General Financial Literacy Strands and Standards

Course Description

The General Financial Literacy course for juniors and seniors encompasses standards that are essential to the development of basic financial literacy. Students will gain the information and skills to implement a life-long plan for financial success.

STRAND 1: **Students will understand how values, culture, and economic forces affect personal financial priorities and goals.**

Standard 1: Analyze the role of cultural, social, and emotional influences on financial behavior.

- Evaluate the role of emotions, attitudes, and behavior in making financial decisions.
- Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences.
- Relate instant satisfaction and delayed gratification to impulse buying and planned expenditures.
- Describe the influence of social pressure and marketing strategies as related to purchasing decisions.
- Explain how scarcity of financial resources affects wants and needs.
- Understand the law of supply and demand as a major economic force.
- Understand command, market, and mixed economic systems.
- Discuss historic and current examples of each economic system and the effects on economic growth.
- Identify and define the types of financial risks, including inflation, deflation, and recession.

Standard 2: Define a rational decision-making process and the steps of financial planning.

- Define *opportunity* cost (tradeoffs) and their role in decision making.
- Describe a rational decision-making process.
- Identify short- and long-term financial decisions and the impact they have on financial planning.
- Define the elements of a financial plan.

Standard 3: Explain how setting goals affect personal financial planning.

- Identify spending habits and their connection to personal financial values.
- Identify and create short- and long-term financial goals.

STRAND 2: **Students will understand sources of income and the relationship between career preparation and lifetime earning power.**

Standard 1: Identify various sources of income and specific employability skills.

- Identify sources of income such as, wages, commissions, investment income, benefits, inheritance, and gifts.
- Evaluate and compare career opportunities based on individual interests,

skills, and educational requirements; the value of work to society; income potential; and the supply and demand of the workforce, including unemployment.

- Compare the risks and rewards of entrepreneurship/self-employment.
- Compare income to the cost-of-living in various geographical areas and the impact it has on purchasing power.
- Understand the effects of state~~-~~, and federal taxes and the requirement to file, including income, filing status and dependency tax law, the differences between refundable credits, non-refundable credits, and adjustments, and the differences between gross and net income.
- Understand basic employment forms and processes, including W-2, W-4, I-9, and Form 1040.

Standard 2: Understand and begin preparation for career and post-high school training.

- Recognize and explore the correlation between education, training, and potential lifetime income.
- Calculate the costs of post-high school training options and analyze the return on investment (ROI) based on career choices, including understanding the cost differences between public and private, and between nonprofit and for-profit education and training.
- Define and understand characteristics of income share agreements for educational purposes.
- Define and understand characteristics of work-study jobs as defined by Federal Student Aid.
    - It provides part-time employment while you are enrolled in school.
    - It's available to undergraduate, graduate, and professional students with financial need.
    - It's available to full-time or part-time students.
    - It's administered by schools participating in the Federal Work-Study Program. Check with your school's financial aid office to find out if your school participates.
- Identify sources of funding to assist in post-high school education opportunities and the cost of repayment.
- Understand the use and advantages of 529 plans and the benefit of planning early for paying for the cost of post-secondary education and training.
- Understand the process for and benefits of FAFSA completion.
- Utilize the FAFSA4caster to explore the FAFSA process. Seek guidance from school counselors.
- Identify components to be included on a resume and/or electronic professional profile, such as appropriate contact information; educational, work, and volunteer experience; skills; certificates obtained; accomplishments; interests; and references.
- Identify sources and strategies for and benefits of networking for finding employment, whether for summer jobs or full-time career placement.

STRAND 3: **Students will evaluate saving methods and investment strategies.**

Standard 1: Describe and discuss financial institutions, and demonstrate how to manage personal financial accounts.

- Explain the role of the Federal Reserve, the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Association (NCUA).
- Compare the roles of financial institutions and their services, such as banks, credit unions, investment or brokerage firms, insurance companies, and loan agencies.
- Demonstrate how to manage checking/debit and saving accounts, both manually and/or electronically, including reconciliation.
- Describe available consumer banking technologies.
- Explain the potential consequences of checking account mismanagement, such as non-sufficient funds (NSF) handling, overdraft processing, and the role of ChexSystems.

Standard 2: Discuss the dynamics of saving and investing.

- Explain how paying yourself first (PYF) early and often influences positive progress toward long-term financial goals.
- Identify and understand basic saving options such as savings accounts and Certificates of Deposit. Understand that savings are designed to preserve principal.
- Identify and understand investment options, including retirement planning, long-and short-term investments, and dividend reinvestment plans. Understand that investments put principal at risk.
- Identify types of long-term retirement investments, such as IRA, Roth IRA, 401(k), and 403(b), as well as reasons to invest.
- Demonstrate time value of money (TVM) principles by using the rule of 72 and by manipulating the five variables used in basic TVM calculations.
- Define and understand characteristics of each: Mutual Fund, ETF, and Index Fund.

Standard 3: Understand the role of risk management in asset protection.

- Discuss the purposes of insurance/risk management.
- Define common insurance options and their purposes, such as automobile, health, homeowner/renter, whole/term life, long-term care and disability.
- Define terms of a basic insurance policy, such as contract, limits of coverage, premium, deductible, grace period, and lifetime limit.
- Discuss insurance needs at different stages of life.
- Understand identification and designation of beneficiaries.

STRAND 4: **Students will understand principles of personal money management including budgeting, managing accounts, and the role of credit and impacts on personal finance.**

Standard 1: Identify and explain the process of budgeting based on calculated income.

- Develop a budget.
- Identify and prioritize fixed, variable, and periodic budget categories.
- Emphasize the importance of proactive budget priorities, such as pay yourself first, emergency/opportunity fund, insurance, and charitable or other voluntary contributions.
- Discuss the pros and cons of charitable giving.
- List ways and examples of charitable giving.
- Compare tools for tracking of a budget, income and expenditures, such as the envelope system, paper tracking, and online or software options.
- Emphasize the importance of comparison shopping, buying strategies, negotiation, and sales and marketing strategies in purchasing.
- Identify the process, rights, and responsibilities relating to renting, leasing, and purchasing a home.
- Identify the process, rights, and responsibilities relating to renting, leasing, and purchasing a vehicle.
- Understand the similarities and differences between "principal" and "interest" on an amortization schedule.
- Explain the purpose of co-signers and collateral when applying for a loan.

Standard 2: Describe and discuss the impact of credit and debt on personal money management.

- Discuss the purpose and role of credit and explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral, and conditions.
- Explore and discuss the pros and cons of basic types of credit, such as unsecured vs. secured credit, credit cards, installment loans, revolving credit, student loans, and predatory lenders.
- Describe the risks and responsibilities associated with using credit, such as APR, grace period, late fees, finance charges, default rates, interest, and closing costs.
- Understand principal and interest calculations.
- Calculate how long it takes to repay debt by making minimum payments on installment loans and revolving accounts.
- Locate and use online calculators to determine how principal and interest aggregate monthly for long-term debt such as mortgages, vehicles, personal loans, and credit cards.
- Evaluate the costs and risks of payday and predatory lending.
- Describe the personal and societal effects of bankruptcy and identify circumstances that lead to bankruptcy, such as uninsured medical costs, family break-up, or loss of job.

Standard 3: Explain and understand credit reports and scores.

- Identify the three major credit bureaus.
- Understand the legal right to a free annual credit report

(AnnualCreditReport.com).
- Evaluate and identify components of a credit report, including derogatory remarks, and the warning signs of credit abuse, such as late fees, missed payments, collection notices, and bounced checks.

Standard 4: Define rights and responsibilities of buyers and sellers under consumer protection laws.
- Understand financial contracts tied to consumer purchases, such as cell phone, cable or satellite plans, and membership fees.
- Discuss the negative impacts of predatory and payday lending practices.
- Identify ways to avoid identity theft and fraud, such as securing sensitive financial data, using care when participating in online commerce, avoiding phishing and pharming, and properly disposing of sensitive documents.
- Understand how to recover from fraud and identity theft.
- Discuss ways to avoid financial schemes such as Ponzi schemes and other questionable and illegal practices.
- Describe the negative consequences of gambling and playing the lottery.
- Identify the pros and cons of online commerce, including how to conduct transactions safely.

Standard 5: Understand the role of government in protecting the consumer.
- Explain the purposes and features of consumer protection laws.
- Identify federal and state entities that exist to protect consumers from forms of fraud and abuse.

Appendix D

Phase One Survey Instrument Distributed to Group A

Developing Adulthood Competency

#1 What is your age?

- 17 and younger
- 18
- 19
- 20
- 21
- 22
- 23
- 24
- 25
- 26 and older

#2 Which gender identity describes you?

- Male
- Female
- Transgender
- I do not identify with male, female or transgender

#3 Who are you currently living with? (Choose all that apply)

- Roommates
- Significant other
- Alone
- Spouse
- Parents

Extended family

Other

#4 Do you have children?

Yes

No

#5 What is your employment status?

Employed full time

Employed part time

Unemployed

#6 Are you currently enrolled in a post-secondary education program?

Yes

No

Skip To: #6b If Are you currently enrolled in a post-secondary education program? = Yes

#6b What type of post-secondary education are you currently enrolled in?

4-year university/college (bachelor's degree)

2-year community college (associates degree)

Certified training program (certification or licensure)

Other

End of Block: Participant Information

Start of Block: Preparation for Adulthood Responsibilities

#7 How prepared were you to transition into adulthood from high school?

Adequately prepared

Somewhat prepared

Unsure

○ Minimally prepared

○ Not at all prepared

#8 Please rank in order, the factors that had the greatest impact in your preparation for adulthood. 1= most influential, 6= least influential
_______ Parents
_______ Grandparents
_______ Friends
_______ Media sources (TV, movies, social media)
_______ High school courses
_______ Self

#9 Rank the items listed below that you feel are MOST important to teach in high school to prepare teens for life after graduation. 1= most important, 9= least important
_______ Living independently
_______ Budgeting money
_______ Self-awareness
_______ Career preparation
_______ Healthy relationship behaviors
_______ Parenting
_______ Family financial planning
_______ Community involvement through service
_______ Effective communication

#10 Did you graduate from a Utah high school?

○ Yes

○ No

Skip To: End of Survey If Did you graduate from a Utah high school? = No

End of Block: Preparation for Adulthood Responsibilities

Start of Block: Utah High School Graduate Information

#11 What type of high school where you enrolled in?

○ Public

○ Private

○ Public Charter

○ Private Charter

○ Alternative

○ Online

○ Home school

○ Other

#12 What was the population of the high school you attended? For example, if your high school athletic teams were referred to as "4A," your school population was 700-1299 students. Provide your best estimate.

○ 1700-3000 students {6A}

○ 1300-1699 students {5A}

○ 700-1299 students {4A}

○ 300-699 students {3A}

○ 120-299 students {2A}

○ 4-119 students {1A}

○ Home schooled, this question does not apply

○ I do not know

#13 While in high school were you enrolled in the course, Adult Roles?

○ Yes

○ No

Skip To: End of Block If While in high school were you enrolled in the course, Adult Roles? = Yes
Skip To: End of Survey If While in high school were you enrolled in the course, Adult Roles? = No

End of Block: Utah High School Graduate Information

Start of Block: Adulthood Competency

#14 To what extent did the Adult Roles course prepare you for the following adulthood tasks?

	Adequately prepared me	Somewhat prepared me	Unsure	Minimally prepared me	Did not prepare me at all
Continuing education after high school	○	○	○	○	○
Preparing for a desired career	○	○	○	○	○

Living independently	○	○	○	○	○
Managing personal finances	○	○	○	○	○
Identifying qualities of a healthy relationship	○	○	○	○	○
Becoming a parent	○	○	○	○	○
Making financial investments	○	○	○	○	○
Fostering a healthy sense of self	○	○	○	○	○
Contributing to your community through service	○	○	○	○	○

#15 What were your motivations when choosing to enroll in Adult Roles? (Choose all that apply)

- ▢ Strengthen college/university admissions applications
- ▢ Explore personal interests
- ▢ Learn skills needed for adulthood
- ▢ Be with friends
- ▢ Pressure from parents
- ▢ Boost GPA
- ▢ Positive course reviews
- ▢ Other (specify) ____

End of Block: Adulthood Competency

Appendix E

Phase One Survey Instrument Distributed to Group B

Developing Adulthood Competency

Start of Block: Informed Consent

Please read the information consent form before continuing the survey.

○ Yes, I agree to participate. Please include your initials and the date within the text box. (1)

____

○ No, I do not agree to participate. (2)

Skip To: End of Block If Please read the information consent form before continuing the survey. = No, I do not agree to participate.

End of Block: Informed Consent

Start of Block: Participant Information

#1 Are you currently enrolled in a post-secondary education program?

○ Yes (1)

○ No (2)

Skip To: #2 If Are you currently enrolled in a post-secondary education program? = No

#1b What type of post-secondary education are you currently enrolled in?

○ 4-year university/college (bachelor’s degree) (1)

○ 2-year community college (associates degree) (2)

○ Certified training program (certification or licensure) (3)

○ Other (4)

Skip To: End of Block If What type of post-secondary education are you currently enrolled in? = 2-year community college (associates degree)

Skip To: End of Block If What type of post-secondary education are you currently enrolled in? = 4-year university/college (bachelors degree)

#2 Did you graduate from a Utah high school?

- Yes (1)
- No (2)

Skip To: End of Block If Did you graduate from a Utah high school? = No

#3 What is your age?

- 17 and younger (1)
- 18 (2)
- 19 (3)
- 20 (4)
- 21 (5)
- 22 (6)
- 23 (7)
- 24 (8)
- 25 (9)
- 26 and older (10)

Skip To: End of Block If What is your age? = 17 and younger
Skip To: End of Block If What is your age? = 26 and older

#4 Which gender identity describes you?

- Male (1)
- Female (2)
- Transgender (3)
- I do not identify with male, female or transgender (4)

#5 Who are you currently living with? (Choose all that apply)

- Roommates (1)
- Significant other (2)

☐ Alone (3)

☐ Spouse (4)

☐ Parents (5)

☐ Extended family (6)

☐ Other (7)

#6 Do you have children?

○ Yes (1)

○ No (2)

#7 What is your employment status?

○ Employed full time (1)

○ Employed part time (2)

○ Unemployed (3)

End of Block: Participant Information

Start of Block: Preparation for Adulthood Responsibilities

#8 How prepared were you to transition into adulthood from high school?

○ Adequately prepared (1)

○ Somewhat prepared (2)

○ Unsure (3)

○ Minimally prepared (4)

○ Not at all prepared (5)

#9 Please rank in order, the factors that had the greatest impact in your preparation for adulthood. 1= most influential, 7= least influential

______ Parents (1)
______ Grandparents (2)
______ Friends (3)
______ Media sources (TV, movies, social media) (4)

______ Adult Roles course (5)
______ Other high school courses (6)
______ Self (7)

#10 Rank the items listed below that you feel are MOST important to teach in high school to prepare teens for life after graduation. 1= most important, 10= least important

______ Living independently (1)
______ Budgeting money (2)
______ Self awareness (3)
______ Career preparation (4)
______ Healthy relationship behaviors (5)
______ Parenting (6)
______ Family financial planning (7)
______ Long-term financial investments (8)
______ Community involvement through service (9)
______ Effective communication (10)

End of Block: Preparation for Adulthood Responsibilities

Start of Block: Utah High School Graduate Information

#12 What type of high school were you enrolled in?

○ Public (1)

○ Private (2)

○ Public Charter (3)

○ Private Charter (4)

○ Alternative (5)

○ Online (6)

○ Home school (7)

○ Other (8)

#13 What was the population of the high school you attended? If your high school athletic teams were referred to as "4A," your population was 700-1299 students.

○ 1700-3000 students {6A} (1)

○ 1300-1699 students {5A} (2)

○ 700-1299 students {4A} (3)

- 300-699 students {3A} (4)
- 120-299 students {2A} (5)
- 4-119 students {1A} (6)
- Home schooled, this question does not apply (7)
- I do not know (8)

#14 While in high school were you enrolled in the course, Adult Roles?

- Yes (1)
- No (2)

Skip To: End of Block If While in high school were you enrolled in the course, Adult Roles? = No

End of Block: Utah High School Graduate Information

Start of Block: Adulthood Competency

#15 To what extent did the Adult Roles course prepare you for the following adulthood tasks?

	Adequately prepared me (1)	Somewhat prepared me (2)	Unsure (3)	Minimally prepared me (4)	Did not prepare me at all (5)
Continuing education after high school (1)	○	○	○	○	○
Preparing for a desired career (2)	○	○	○	○	○
Living independently (3)	○	○	○	○	○
Managing personal finances (4)	○	○	○	○	○
Identifying qualities of a healthy relationship (5)	○	○	○	○	○
Becoming a parent (6)	○	○	○	○	○
Making financial investments (7)	○	○	○	○	○

Fostering a healthy sense of self (8)	○	○	○	○	○
Contributing to your community through service. (9)	○	○	○	○	○

#16 What were your motivations when choosing to enroll in Adult Roles? (Choose all that apply)

- ▢ Strengthen college/university admissions applications (1)
- ▢ Explore personal interests (2)
- ▢ Learn skills needed for adulthood (3)
- ▢ Be with friends (4)
- ▢ Pressure from parents (5)
- ▢ Boost GPA (6)
- ▢ Positive course reviews (7)
- ▢ Other (specify) (8) ____

End of Block: Adulthood Competency

Appendix F

Phase Two Interview Instrument

Interview Questions

1. How would you define adulthood responsibilities?
2. What adulthood responsibilities did you feel prepared for?
3. What experiences prepared you for these responsibilities?
    a. Did your parents or guardians prepare you for these responsibilities? Can you give some examples?
    b. Did interactions with your friends prepare you for these responsibilities? Can you give some examples?
    c. Did your grandparents or other extended family members prepare you for adulthood responsibilities? Can you give some examples?
    d. Did your Adult Roles class prepare you for adulthood responsibilities? Can you give some examples?
    e. Did you witness adulthood responsibilities being performed within TV shows or movies? Can you give some examples?
    f. Did you view adulthood responsibilities being posted on social media platforms? Can you give some examples?
    g. Did your participation in religious meetings and events prepare you for these responsibilities? Can you give some examples?
    h. Did participation in other organizations not affiliated with school or religion prepare you for adulthood responsibilities? Can you give some examples?
4. Which experiences do you feel best prepared you for adulthood?
    a. Why do you feel these experiences were more influential to you as a teen?
5. What adulthood responsibilities did you not feel prepared for?
    a. What could your parents/guardians or extended family members have done to better prepare you?
    b. What could your friends have done to better prepare you?
    c. What could your high school Adult Roles class have done to better prepare you?

d. What could you have altered with your TV, movie viewing to better prepare you?

e. What could you have altered with your social media viewing to better prepare you?

f. What could your religious organization have done to better prepare you?

g. What could other organizations you participated in have done to better prepare you?

6. What has surprised you in assuming adulthood responsibilities?

7. How do you feel your experiences transitioning into adulthood would be altered if you had not been enrolled in Adult Roles?

8. What advice would you give a new teacher who was about to teach Adult Roles?

9. Were there assignments or lessons offered in Adult Roles that you've been able to apply to your experiences as an adult?

    a. Can you describe how these assignments were related to real life adult responsibilities?

10. Would you suggest that current high school students should enroll in Adult Roles? Can you please explain?

11. Is there anything else you'd like to add about this topic?

CURRICULUM VITAE

LACEE R. BOSCHETTO

EDUCATION

Ph.D., School of Teacher Education and Leadership (TEAL) 2019
Curriculum & Instruction
Utah State University, Logan, Utah, USA

- Concentration: Career Technical Education
- Emphasized coursework in life-skills curriculum development
- Dissertation: Boschetto, L. (2019). *Navigating Adulthood: Exploring the Impact of a High School Life-Skills Course on Adulthood Transition Experiences.*

M.S., School of Consumer Affairs and Family Studies 2008
Family and Consumer Sciences
California State University, Northridge, Northridge, California, USA

- Emphasis on Family Studies

B.S. Family and Consumer Sciecnes Education
Utah State University, Logan, Utah, USA

EDUCATION CAREER ROLES

Instructor, School of Applied Sciences, Technology & Education Aug 2019-
Family and Consumer Sciences Education Department
Utah State University, Logan, Utah

- Courses taught
  Dress & Humanity
  Adult Responsibilities Methods
  Advanced Teaching Strategies
  Student Teaching Supervision

Graduate Student Teacher, ASTE. Jan. 2017-Aug. 2019
Utah State University, Logan, Utah
Courses: Dress & Humanity, Student Teaching Supervision

- Integrated a sustainability approach to teach dress practices, connecting student synthesis of content with individual consumer behaviors.
- Prepared lectures and activities aligned with course objectives to actively engage students.
- Altered traditional semester content, using a blended format to be used

during a summer distance education course.

- Developed new community engaged learning project for service learning course designation.
- Implemented the student use of Windows Wear software to engage students with a historical dress and industry perspective of retail.
- Developed new method course for human sexuality instruction.
- Mentored preservice teachers throughout Northern Utah and Southern Idaho for the Family and Consumer Sciences Education Department.
  - Fall 2019- supervised 1 intern and 2 student teachers
  - Spring 2019- supervised 1 intern and 10 student teachers
  - Fall 2018- supervised 2 interns and 3 student teachers
  - Spring 2018- supervised 8 student teachers
  - Fall 2017- supervised 1 intern and 2 student teachers
  - Spring 2017- supervised 9 student teachers
  - Fall 2016- supervised 2 student teachers
- Conducted pre and post-experience meetings with student teachers and mentor teachers.
- Completed four formative evaluations on every student throughout each semester.
- Collaborated with Secondary Education Department piloting the Teacher Work Sample assessment portfolio.

Graduate Teaching Assistant Aug. 2016-Dec. 2017

Utah State University, Logan, Utah
Courses: Dress & Humanity, Textile Science, Housing & Interiors, Housing & Interiors Methods, Introductory Sewing

- Course grader for Dress and Humanity, managing grades for an average of 145 students per semester.
- Taught 21 lessons, acting as a substitute instructor for Dress and Humanity course.
- Communicated regularly with students through email and office hours.
- Assisted with the preparation, management and grading for Introductory Sewing course.
- Assisted with preparation, management and grading for Textile Science course and laboratory.
- Created YouTube videos to be used in a blended format strategy for Textiles Science lab.
- Assisted with preparation, management, teaching, and grading for Housing and Interiors and Housing & Interiors Teaching Methods courses.

Graduate Student Guest Lecturer Aug. 2016-June 2019

- Family and Consumer Sciences Education Methods I
  Created and taught 4 lectures covering Utah human sexuality standards and teacher responsibilities.

- Family and Consumer Sciences Education Methods II
  Taught 6 lessons on professional development practices of educators. Created and taught 2 lessons focused on strategies to teach human sexuality standards.

Family & Consumer Sciences Educator 2004-2016

Career Technology Education Department
Monrovia High School, Monrovia, CA
Courses: Fashion Merchandising I & II, Child Development, Principles in Education, AVID (Advancement Via Individual Determination), Life Management, Teen Living, Human Growth and Development, Child Care Occupations, Office Occupations, Health, Pep Cheer
Non-classroom positions: Club Supervisor (Sophistique Fashion Club, Charity Club)
Committee Involvement**:** Academic Advisory, Regional Occupational Program, Monrovia Teacher Association high school representative, Monrovia Teacher Association secretary, Western Accreditation of Schools and Colleges section leader, School Site Counsel, Renaissance Action Team, Safe School Ambassador, Positive Behavior Interventions and Supports

Other educational experience:

- Created Child Development curriculum for Los Angeles Country Office of Education
- Secured the only Child Development articulation agreement with Citrus College
- Obtained California State University A-G requirement status for Principles in Education course
- Developed Early Childhood Education pathway in Monrovia High School
- Served as Monrovia High School testing coordinator, arranging administration for Advanced Placement and California Standardized Assessments for ~1700 students
- Organized and supervised school-to-careers experiences for early childhood education students
- Advised and monitored students in regional and state level Skills USA competitions
- Supervised Saturday school retention program
- Monitored students in credit recovery program

Credit Courses and Evaluations: Academic Department Credit Courses

Semester	Department	Title	Credits	No. Students/ Response Rate	IDEA Scores
Summer 2019	ASTE 3080	Dress & Humanity	3	8/100%	56
Spring 2019	ASTE 3080	Dress & Humanity	3	113/89%	64
Fall 2018	ASTE 3080	Dress & Humanity	3	124/84%	59
Summer 2018	ASTE 3080	Dress & Humanity	3	9/60%	58
Spring 2018	ASTE 3080	Dress & Humanity	3	140/90%	56

SCHOLARLY PRESENTATIONS

Hitting Pause. Using Pauses to Improve Classroom Lecture. (2019, August). Employer Teaching Excellence (ETE) Faculty Teaching Conference. Logan, Utah

Navigating Student Through Adulthood. (2019, June). Utah Family and Consumer Sciences Pathways Summer Conference. Saratoga Spring, Utah.

Build FCS from Within. (2019, June). Utah Family and Consumer Sciences Pathways Summer Conference. Saratoga Spring, Utah.

Hitting Pause. Using Pauses to Improve Classroom Lecture (2019, April). T4L Empowering Teaching Excellence (ETE) Spring Conference. Logan, Utah.

Sustainable Fashion (2019, June). Utah Family and Consumer Sciences Summer Conference, Saratoga Springs, Utah.

#Adulting vs Family and Consumer Sciences Education: Enhancing Self-efficacy Through Reflective Learning (2018, February). UACTE Mid-Winter Conference, Sandy, Utah.

Educator's Role and Response to Sexual Assault Victims. (2017, March). Start by Believing Conference, Utah State University, Logan, Utah.

SERVICE

University, State, Regional and National Profession Service

- Faculty panel presentation, USU Graduate Training Series 2019
- Member of Association of Career Technical Education 2019
- Member of Association of Utah Association of Family and Consumer Sciences 2019
- Utah Association of Family and Consumer Sciences, Human Development and Family Studies Chair 2019
- Member of American Association of Family and Consumer Sciences 2019
- Excellent Scholar Certificate: ETE 2019
- Faculty panel presentation, USU 4-H State Competition 2018

AWARDS AND HONORS

- *Graduate Student Teacher of the Year* 2018-2019

Utah State University, College of Agriculture and Applied Sciences

- *Graduate Student Teaching Award of Merit* 2018 North American

Colleges and Teachers of Agriculture

- Graduate Assistantship 2016

Utah State University, Applied Sciences and Technology Education Department

- Renaissance Soaring Eagle Award 2015

Monrovia Unified School District

- WHO (We Honor Ours) award 2015

United Teachers of Los Angeles

- Graduate with distinction 2008

California State University, Northridge

- Kappa Omnicron Nu Honors Society 2008

California State University, Northridge

- Sigma Alpha Pi Honors Society 2008

California State University, Northridge

- Inspirational Staffulty Member 2007

Monrovia High School

- Marjory Joseph Scholarship 2006

California State University, Northridge

STUDENT EVALUATION COMMENTS

- Professor Boschetto has such energy and enthusiasm that the subject is brought to life. I became more interested as she presented the information with vigor and flare. I can tell she loves the subject she teaches.
- The teacher was so passionate about the material and so engaging! It was an earlier class and she made me want to come every morning! Probably the best teacher I have had for a general education class!
- My professor is a really good lecturer and made class interesting and enjoyable. She also made sure to explain how different assignments were relevant to what we were talking about in class.

- I love the way this class is run! Everything runs to smoothly together, and I feel like everything has a purpose. The way each unit is set up including lecture, participation activities, homework, and quizzes is wonderful. I also like how we take notes.
- The professor had a lot of hands on activities and research that went along with the stuff we were learning about so it was easier to remember and apply the stuff we learned to real life.
- The instructor showed a genuine interest in what the students wanted to learn. Throughout the course I was able to pose questions and receive a well-prepared answer as part of the material.
- I usually hate group work, but I actually really enjoyed the different group activities that we did in class. Every activity was relevant to what we were learning about and I never felt like I was doing busy work. I also really enjoyed the elevated learning experiences we had to do, because we got to give back to the community in ways that were at the same time relevant to the course. The lectures were really engaging and, even though it was a requirement for me to take it, I really did enjoy the class!