On the road to success? The intergenerational transmission of disadvantage through the transition to adulthood

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[Draft prepared for LaCOSA II conferene, June 2016]

Abstract

How does the intergenerational transmission of disadvantage come about? This study aims to broaden our understanding by examining the extent to which income trajectories in later stages of young adulthood are influenced by the work- and family-related pathways young people take into adulthood. The transition to adulthood is a demographically dense period, in which individuals make important decisions regarding their future career and family life, which in turn are likely to have a large impact on their future earnings. This study assesses to what extent the influence of family background, in terms of parental income, education,

family structure and race, is mediated by the career and demographic pathways that youths choose during the transition to adulthood. It is examined to what extent incomes diverge between those opting for different pathways to adulthood and whether within groups choosing for the same pathway to adulthood, family background remains to have an influence on these income trajectories. This study uses panel data from the National Longitudinal Survey of Youths of 1997 (N=4966). Sequence analysis is used to define different career (based on education and employment) and demographic pathways (based on household, relationship and parenthood status) between age 17 and 25, separately for men and women. The family background variables and the different clusters are included as categorical variables in a growth curve model, with annual income between age 25 and 32 as the dependent variable. Results indicate that the effects of family background variables mostly disappear once the career and demographic clusters are included. Career pathways appear to be more important in explaining differences in income trajectories in early adulthood than demographic pathways. Incomes diverge for individuals who are in career clusters with longer college enrollment compared to those who are in clusters that have little college education.

Introduction

Is America still the land of opportunity? There is an ongoing debate in society and social sciences on whether children of all social backgrounds have the opportunity to have a decent life . An important indicator of whether someone is successful in life is income. Do the opportunities for youths of disadvantaged background to escape from poverty increase or decrease? Research on intergenerational income mobility does not find that the United States has become a more open society in the last decades. Aaronson & Mazumder (2008) even find

a decline in income mobility, although others do not find a clear trend (Hauser, 2010; Hertz, 2007; Lee & Solon, 2009). Chetty et al. (2014) claim that while rank-based mobility has remained stable, the differences between the ranks have increased, from which they infer that the social class that children are raised in has become more important. Whether intergenerational mobility has increased or not, in comparison to other countries the United States shows a strong intergenerational gradient (Corak, Lindquist, & Mazumder, 2014; Ermisch et al, 2012).

While classic sociological research on intergenerational transmission of socio-economic status has mainly focused on the role of parental investment in education (Becker & Tomes, 1979; Blau & Duncan, 1967; Breen & Goldthorpe, 1997), more recently, increased attention is paid to the influence of family structure on intergenerational mobility (Amato, Booth, McHale, & Van Hook, 2015; Putnam, 2015). McLanahan (2004) claims that destinies of children with high and low educated mothers are diverging. She shows how children with low maternal education have increasingly fewer resources at their disposal as they are more likely to be raised by their mother alone, therefore missing out on resources that are provided by the father. Those who are raised by single low educated mothers do not only receive less financial investment (Kornrich & Furstenberg, 2013), but also less childcare (Kalil, Ryan, & Corey, 2012). Part of the intergenerational transmission of disadvantage may also be the result of the children of these fragile families making the same choices regarding family formation.

This study contributes to the literature on intergenerational transmission of income by examining how differences in the pathways into adulthood can explain divergence in income inequality between contemporary youths from advantaged and disadvantaged backgrounds, in terms of both socio-economic status and family structure. Although there have been studies that have aimed to identify different work-life pathways to adulthood (Garrett & Eccles,

2009; P. Martin, Schoon, & Ross, 2008; Oesterle, David Hawkins, Hill, & Bailey, 2010; Osgood, Ruth, Eccles, Jacobs, & Barber, 2005; Salmela-Aro, Kiuru, Nurmi, & Eerola, 2011), no previous research has yet linked these transitions to (early) adult life outcomes. Naturally, schooling and employment decisions in young adulthood can have important implications for one's earnings later in adulthood. However, demographic decisions regarding the timing and ordering of events, such as leaving the parental home, relationship formation (marriage or cohabitation) and parenthood as suggested by the diverging destinies literature may also have an impact on one's future income. By examining these pathways simultaneously we can have a better understanding to what extent intergenerational inequality is reproduced by career and demographic pathways in young adulthood.

In this study the following research questions are addressed: 1) To what extent are young adults' social backgrounds related to their income trajectories during the later stages of young adulthood? 2) To what extent is this relationship mediated by their career and demographic pathways during the early stages of young adulthood? The transition to adulthood may be the life-phase in which youths of advantaged background realize an advantaged position for themselves. On the other hand, youths from disadvantaged background could benefit from following a career and demographic pathway that is associated with better income trajectories. This study examines income trajectories in young adulthood in order to assess whether the destinies of young adults are diverging. Furthermore, it is investigated whether there is a cumulative advantage for those who come from an advantaged family background and follow the "right" pathways during their transition to adulthood.

The transition to adulthood is an important life phase, in which youths make major decisions regarding career and family that shape their adult life-course (Arnett, 1998; Rindfuss, 1991). The transition to adulthood is a process that has become more complex as

over the last decades pathways have become more diverse, less standardized and prolonged (Shanahan, 2000). In examining the transition to adulthood of contemporary youths, it is therefore important to take into account the wide variety in which children of today become adults. This study provides a holistic approach to the transition to adulthood. Rather than examining the effects of single career or demographic events, sequences of events are studied. By examining sequences one can assess not only the effect of certain events, but also the effect of timing and ordering of these events (Billari, 2001). Finally, a contribution of this study is that career and demographic pathways are investigated separately for men and women.

This study uses panel data of the National Longitudinal Survey of Youth from 1997 (NLSY97), to examine to what extent current youths are diverging in income. In order to map out different pathways to adulthood we use sequence analysis. Clusters of career and demographic pathways from age 17 to 25 are created separately using Optimal Matching Analysis (OMA) (Abbott, 1983). After defining a distinct set of clusters, we will examine to what extent people belonging to certain clusters will have higher incomes compared to those of other clusters and to what extent there is divergence in incomes examining the yearly incomes from age 25 to 32.

Theory

Family background

An extensive body of research has demonstrated that higher socio-economic status of the parents is related to better economic outcomes of their children. More wealthy and better educated parents are more likely to spend more resources on the development of their children, particularly in their education (Becker & Tomes, 1979; Breen & Goldthorpe, 1997; Putnam, 2015). Theory on explaining the intergenerational transmission of social class

mostly focusses on differences in resource availability and socialization between children from advantaged and disadvantaged backgrounds. High status parents already invest in children´s education early on as they are more likely to send their children to pre-school and childcare and are more likely to send their kids to private schools (Kornrich & Furstenberg, 2013; Putnam, 2015; Temple & Reynolds, 2007). Since housing prices are higher in neighborhoods with better schools (Black, 1999; Haurin & Brasington, 1996), wealthy parents are more able to move to neighborhoods with better schools. Not only do they spend more money on their children, higher educated parents also spend more time with their children in their first years compared to lower educated mothers (Altintaş, 2015; Kalil et al., 2012). However, it is not only about higher educated parents spending more time with their children, but also *how* they spend their time with their children. According to Bourdieu children of high status parents are socialized in a way that they adopt certain attitudes, preferences and behaviors, which constitute cultural capital, which helps them with their educational and occupational careers (Bourdieu & Passeron, 1990). In an ethnographic study Lareau describes how upper-middle class parents adopt a strategy of "concerted cultivation" in raising their children, whereas parents from lower class families are more likely to adopt a "accomplishment of natural growth" strategy (Lareau, 2011). Parents using concerted cultivation make sure that their children spend more time in structured activities such as sports, music classes, art, clubs etc., have extensive conversations with their children speaking in rich vocabulary and long sentences, and learn their children how to negotiate institutions, for instance with school. On the other hand, parents using "accomplishment of natural growth", provide less structure for their children (they hang out with them or their other kin), have little discussion and rarely allow questioning, and show a sense of powerlessness when it comes to negotiating with institutions. There is indeed evidence that concerted cultivation mediates the effect of family background on educational achievement

(Bodovski & Farkas, 2008; J. E. Cheadle & Amato, 2011; Cheadle, 2009; Martin, 2012). In determining to what extent parental resources or parental socialization, it is important to the distinguish different dimensions of parental SES, by examining both the effect of parental income and education (Amato et al., 2015).

Family structure is another important aspect of family background that has been linked to the future income prospects of children. Being raised by a single parent or having experienced a parental divorce have been associated with lower income in later life (McLanahan, 2004; McLanahan, 2009). Children raised in non-intact households are more likely to have fewer resources at their disposal than children raised in intact households (in which children raised in marriage rather than cohabitation are found to have most resources). In these broken families children are less likely to receive as much resources from both their parents as children from intact families. Not only do these children have less financial resources, but also resources such as parental care and social capital (Putnam, 2015) are often lacking. Lack of parental care has been associated with poorer cognitive development and behavioral problems (Ermisch et al., 2012), which may decrease the likelihood for them to attain higher education (or not be able to attain higher secondary education before that) and a high earning job. Parental divorce may not only have an impact through a reduction of resources during childhood. Experiencing a parental divorce is often considered as an adverse life-event, which may not only have short-term, but also more long-term consequences (Putnam, 2015). Parental conflict may cause stress for children and adolescents or make children dissociate with their parents, most often with the father, which can result in long-term behavioral problems (Amato & Gilbreth, 1999). Parental divorce may therefore be an important risk factor for low socio-economic attainment (Amato, 2000).

The diverging destinies literature shows that parental divorce is increasingly concentrated among parents with low SES (McLanahan & Jacobsen, 2015; Mclanahan, 2004;

McLanahan, 2009). Therefore it is often a combination of parental divorce and poverty that strikes children of disadvantaged background making it more likely to start the transition to adulthood with a disadvantage, for instance because they dropped out of high school. In the next section we will discuss the transition to adulthood and its relation with family background.

Transition to adulthood

The transition to adulthood has been described as a demographically dense period (Rindfuss, 1991). During this life stage individuals usually experience multiple transitions. It is a stage in which careers are started, either by immediately entering the labor market or by enrolling in higher education. Furthermore, it is a stage in which individuals leave the parental home either to live on their own or to enter a union. A traditional final marker of reaching adulthood has been the entry of parenthood. However, that is not to say that this transition always occurs last. The order and timing of each of these events can have important implications for the future life-course.

Although the transition to adulthood is a stage in which they learn to be independent of their parents, social origin is still an important predictor of the timing, occurrence and sequencing of these transitions. As mentioned earlier, children from advantaged backgrounds are likely to spend more time in education, i.e. they are more likely to finish high school and enter college. On the other hand, children from disadvantaged backgrounds are more likely to enter the labor market after high school, whether they drop out or complete high school. Even with a high school diploma, youths of disadvantaged background may forego on going to college as they and their parents are more likely to view entering college as a risk, because if no degree is obtained then costs are more likely to be covered by the youth itself, whereas youths of advantaged background may be more inclined to go to college knowing that their

parents usually prefer them to go to college and will financially support them even if the drop out (Breen & Goldthorpe, 1997). Furthermore, those with high status parents are more likely to return to school, whether this is high school (Raymond, 2008) or college (Baum, Ma, & Payea, 2013). Moreover, children from advantaged backgrounds are more likely to choose for 4-year instead of 2-year college programs (Baum et al., 2013).

However, there are many young adults who combine education and employment (Kalenkoski & Pabilonia, 2010). It may especially for those from disadvantaged backgrounds be necessary to have a job to cover the costs of college education (Bozick, 2007). Overall, research indicates that working at a high intensity decreases college achievement and increases the likelihood of drop-out (Bozick, 2007; Kalenkoski & Pabilonia, 2010; Staff & Mortimer, 2007; Triventi, 2014). There are two explanations for this relationship. First, from a time-use perspective, individuals that spend much time on employment have less hours available for studying. Second, there may be selection, as those who perform poorly at college and receive more satisfaction from employment are likely to work more (Bozick, 2007). However, there are some studies that indicate that working up to 20 hours can enhance academic performance (Bozick, 2007; Triventi, 2014). Thus, children with little parental resources may complete their education if they are able to find a good balance between education and work, but they are still disadvantaged compared to those with many parental resources who will require less work hours to make ends meet.

Disadvantaged youths who enter the labor market without a college degree and even more so those without a high school diploma also have a higher risk of being unemployed during young adulthood (Taylor et al., 2011). Long spells of unemployment during young adulthood may lower one's socio-economic status not only in the short, but also in the long term. Mroz and Savage (2006) find that unemployment continues to negatively affects earnings up to ten years later. Thus, the choice to forego college does not only increase the

risk of unemployment, but also decreases future earnings compared to those with a college degree. Indeed, income studies have demonstrated that those with higher educational attainment have on average higher earnings and that the gaps between those with and without a college degree are expanding (Taylor et al., 2011).

Whether someone becomes a parent early in the adult life course has a great impact on adult life outcomes, including income, not only for women but also for men (Dariotis, Pleck, Astone, & Sonenstein, 2011). Raising a child requires resources, and children from disadvantaged backgrounds will not be able to rely on parental financial resources, but rather have to provide these resources on their own. This means that they will have to enter the labor market and forego higher education in order to provide for the child(ren). Those from disadvantaged background are more likely to have children early in life. They may view it as a legitimate way to enter adulthood as they have low career aspirations for themselves (Smith & Roberts, 2011). Early childbearing is more likely to be less deviant behavior among those of disadvantaged backgrounds as the mothers are likely to have experienced teenage childbearing themselves (Jennifer S. Barber, 2001). Parenthood at a young age is often unplanned. Higher educated parents may be more able to inform their children about the risk of unprotected sex (Miller, 2002).

Another important event in the life of young adults, which most experience, is leaving the parental home. Parental background also plays a crucial role in this decision. Young adults can have different reasons to leave the parental home. Traditionally, young adults left the parental home in order to marry. Nowadays, there are multiple ways to leave the parental home. Young adults may have to leave the parental home, because of the large geographical distance between the parental home and the college they wish to attend (Mulder & Clark, 2002). More affluent parents are more likely to provide the necessary means in order for their children to live on campus. Bozick (2007) finds that students from low-income families are

more likely to stay in the parental home. In general, wealthy parents are more able to help their children to set up their own household, whether this is to live independently or to enter a union (Avery, Goldscheider, & Speare, 1992; Sassler, 2004; Spitze & Waite, 1981). On the other hand, children with high status parents may be less willing to leave as their parental home is likely to provide them many resources that they would not have if they were to live on their own or with a partner (Avery et al., 1992; Easterlin, 1980; Goldscheider & Goldscheider, 1998)

Parental background also influences the timing and choice of union formation. Children from advantaged backgrounds are found to postpone their union formation compared to those from disadvantaged backgrounds (e.g. Axinn & Thornton, 1992; South, 2001; Wiik, 2009). An important reason is that, as mentioned above, children with high status parents are more likely to be enrolled in education. Research has indicated that the educational system works as a moratorium in which union formation is postponed (e.g. Blossfeld & Huinink, 1991; Liefbroer & Corijn, 1999; Raymore, Barber, & Eccles, 2001; Thornton, Axinn, & Teachman, 1995). Another reason why young adults with high status parents are more likely postpone relationship formation and parenthood is because they want a spouse of similar social status as their parents (Oppenheimer, 1988; Wiik, 2009). Since acquiring a high status job usually requires extensive education, children of advantaged backgrounds may postpone marriage until after the potential spouse has reached his/her full potential. Thus, children from advantaged backgrounds may be more risk averse in settling for a partner than children of disadvantaged background, therefore postponing their union formation. On the other hand, children from disadvantaged background are more likely to enter their unions early, because the home environment does not provide any comfort (Easterlin, 1980; Gierveld, Liefbroer, & Beekink, 1991). Furthermore, they may be more risk taking in their partner choice and leading to higher probabilities that they will divorce.

Indeed, Berrington & Diamond (1999) find that those who enter a union early are more likely to divorce. In turn, experiencing a divorce has been associated with higher unemployment (Covizzi, 2008).

Regarding union formation it is not only the question when young adults enter it, but also whether they opt for married or unmarried cohabitation. Marriage has been associated with better adult life-outcomes including income (Ahituv & Lerman, 2007; Waite & Gallagher, 2002). Children with high SES parents are more likely to marry than those with low SES parents (Bumpass & Lu, 2000; Kennedy & Bumpass, 2008; Lichter, Qian, & Mellott, 2006; Manning & Cohen, 2015; Seltzer, 2004). However, the negative effects of cohabitation may be especially visible among those who have children. Young adults with high status parents may not marry, but rather cohabit if they are not sure about the partner and only have children in marriage. Cohen and Manning (2010) find that young adults with highly educated mothers are more likely to serial cohabit. This may mean that cohabitation for advantaged youths may serve as a weeding process (Klijzing, 1992), in which one leaves the partners that are not fulfilling their potential and marries the one that does. On the other hand, disadvantaged youths may have less resources to cover the costs of marriage or married life and therefore remain in a cohabiting relationship (Clarkberg, 1999). Cohabitation than serves as a poor man's marriage (Hiekel, Liefbroer, & Poortman, 2014).

The domains of career and family are linked. Those who enter a union and/or parenthood early are less likely to enter education and vice versa (Blossfeld & Huinink, 1991; Raymore et al., 2001). Some may have to leave the parental home in order to attend education, which has also been found to enhance study performance. (Bozick 2007). In general, it could be argued that for one's career it better to postpone major demographic events. However, there is some indication that those attending education usually not the ones that remain in the parental home until there mid-twenties (Amato et al., 2015). Married

individuals (with children) may take up more work, because they feel more responsible for their family situation, which may influence their current earning, but possible also future earnings (Ahituv & Lerman, 2007; Amato et al., 2015). Thus experiencing some demographic transitions may also enhance career performance.

Income trajectories

During the later stages of early adulthood, young adults have usually finished their education and are on the labor market. The education and work experience that young adults have obtained during the transition to adulthood is not only crucial for their income in young adulthood, but also for their potential future income. It may therefore be that for those who followed a career pathway with education and (some) employment may increasingly diverge in their income from those who have little education and work experience. A process that can be described as cumulative advantage or "Matthew effect" (Merton, 1968). Indeed research has indicates that between educational level groups there is cumulative advantage in wages (DiPrete & Eirich, 2006; Elman & O'Rand, 2004). Furthermore, those who start with a higher income may also be more likely to have a higher income rise during their career (Cheng, 2015).

If disadvantaged youths are able to follow a 'successful' pathway during the transition to adulthood differences with their peers with an advantaged background are expected to diminish. However, young adults of high status background may still hold an advantage over those from low status background in terms of income accumulation even when they follow the same career and demographic pathways. High status parents facilitate their children with the transition from school to work by providing their children information and contacts that may help them to obtain jobs (Ermisch et al., 2012). On the other hand, youths of disadvantaged background with a college degree, lacking this parental social capital, may

have more difficulty to find a job that matches their educational credentials. Thus, there may still be divergence on the bases of parental background even within groups who choose a similar path to the transition to adulthood.

Earning a higher income may also prevent relational instability. Ahituv and Lerman (2007)indicate that marriage and high earnings may reinforce one another. On the other hand, disadvantaged youths who experienced a parental divorce may be less able to have steady relationships, especially if they also do not have a stable job (Oppenheimer, 2003).

Gender and race considerations

Thus far we have not distinguished between gender and race. However, there is ample evidence that suggests that pathways may be different or that the distribution of different kind along these dimensions (Oesterle et al., 2010). Women have overtaken men in both college enrollment and graduation (Buchmann & DiPrete, 2006; Dwyer, Hodson, & McCloud, 2012). Regarding demographic transitions, women enter unions and parenthood earlier (Uecker & Stokes, 2008; Winkler-Dworak & Toulemon, 2007). Furthermore, when they enter parenthood women are often expected to be the main responsible caregiver (Barber, 2000; Wiik, 2009)). This may mean that for women childbearing increases the difficulty to work on a career, whereas men may retract themselves from parental responsibilities . However, there also research that indicates that parenthood for men may have long-term consequences in terms of lower earnings(Dariotis et al., 2011).

Regarding racial differences being black has been associated with disadvantage. Compared to whites they are likely to face more difficulty in obtaining a job, because of discrimination and cultural differences may provide them with less cultural capital, which may make it more difficult for them to enter college and obtain a high status occupation (Black & Sufi, 2002; Hardaway & McLoyd, 2009). Blacks are also found to marry less and

more often have children outside of wed-lock compared to other racial groups (Loomis & Landale, 1994; Manning & Smock, 1995; Schoen & Cheng, 2006) and as mentioned above marriage is associated with many positive outcomes.

In the analyses we will therefore will construct different clusters for men and women and control for racial differences.

Data & Methods

Data

This study uses the National Longitudinal Survey of Youth from 1997 (NLSY97), a panel study conducted by the U.S. Bureau of Labor Statistics. Respondents were selected in 1997 at the ages 12 to 17 (born in 1980 to 1984), using a multi-stage stratified random sampling design and have been interviewed annually until 2011 and a last wave was conducted in 2013. The NLSY97 contains an oversample of respondents of Afro-American and Latino decent. However, when weighted the NLSY97 provides a nationally representative sample of youths. The total sample consists of 8984 respondents. However, we only select respondents who have participated in all waves and who have at least some information on personal income, between the ages 25 to 32, leading to a selection of N=4966 cases of which 2301 are male and 2665 are female. There are a number of reasons why the NLSY97 is a good dataset to answer our research questions. First, it contains a high level of detail when it comes to demographic and career characteristics at all waves. Second, income is measured at all waves making it possible to assess income over the early adult life-course. Third, the NLSY97 contains information on those who have recently become adults, therefore answering the question how contemporary youths may diverge in their income trajectories.

Sequencing

In the NLSY97 youths record at which year and month a specific event related to the transition to adulthood occurred. In terms of education, youths were asked in each round to report whether they had entered or exited an educational institution the year before. Respondents were also asked to report the level of education they enrolled in, i.e. secondary school, 2-year college, 4-year college. Regarding employment, youths were asked to provide the start and end dates of each job they had the last year. There is also information on the type of job (also reporting if youth joined the military) and the number work hours it provided[1]. With respect to demographic characteristics, respondents were asked whether they had started or ended a marriage or cohabiting relationship in the previous year. Youths also had to report the birth year and month of each of their children. Each wave youths indicated the household composition, in which they reported the people that were living in their household. Furthermore, respondents were asked the month and year in which they first left and returned to the parental home (if they did)[2].

The information available in the data is used to construct a sequence dataset for both career and demographic pathways. In order to create such a dataset one has to define the different states that individuals can be in each month. For the career sequence states can differ in two dimensions: education and employment. In terms of education, youths can be enrolled in high school, college or not be enrolled. To limit the number of states we opted not to distinguish between attending a 2-year and 4-year college. However, the sequence does capture how long an individual is enrolled in college. Regarding employment, individuals either have employment over 20 hours per week, employment less than 20 hours per week or no employment (which includes people who are unemployed, but also for instance stay at

[1] The NLSY97 reports weekly job status. We recoded this to monthly statuses using the by NLS recommended conversion. If someone is employed for at least one week during that period, this person is considered employed.

[2] These questions were included in 2003 onwards, but in the 2003 question respondents also indicated the month and year of home return if they occurred in any of the years before.

home mothers). The cut-off of 20 hours is chosen as working 20 hours or more has been defined as moderate to high levels of work intensity for those enrolled in college (Roksa & Velez, 2012). This leads to a number of 9 (3 x 3) possible different career states, which individuals can be in.

The demographic pathways are also defined along two dimensions: residential status and parenthood. The first dimension captures with whom one lives in a household, in which we define four options: living with parents, living alone/independent, living with partner (cohabiting), living with spouse (marriage). The second dimension is parenthood, indicating whether someone has become a parent at some point or not. Entering parenthood is considered irreversible, as once one becomes a parent they stay a parent for the rest of the sequence. This leads to a total of 8 (4 x 2) possible demographic states.

Each sequence contains 96 spells as youths pathways are recorded monthly between the age of 17 and 25. This particular age range is chosen for a couple of reasons. First, it covers the range proposed by Arnett (2000) in describing a life-phase called emerging adulthood. The sequence starts from age 17 as in this year most people are still in high school and the transition to college (for those who go to college) still has to take place. Second, Schulenberg and Schoon (2012) state that differences in pathways become most visible during ones mid-twenties. In order to establish how different sequences are from one another (referred to as distance) Optimal Matching (OMA) is used (Abbott 1983). This method establishes how many indels, i.e. substitutions, deletions or insertions, are required to transform one sequence into another. The more operations are required, the more distant sequences are from another. However, some transitions may be occurring more often than others. For instance, people who recorded that they live with their parents may be less likely to become parents in the next month compared those who reported being married (also known as data-driven approach). Therefore, we assign costs of indels to be based on the

transition rates between different states. Thus, some operations are costly than others, meaning that the increase in distance as a result of an indel is higher if the operation has to change a state for which the transition rate with the other state is low (difficult sentence).

In order to create cluster we use the TraMineR package in R. Based on the distance defined by the OMA procedure different clusters can be defined. A weighted (using NLSY97 weights) hierarchical clustering procedure using the Ward method is chosen to produce clusters. This procedure is executed separately for men and women as pathways for both groups are likely to be different. For instance, women on average enter relationships earlier than men (Winkler-Dworak & Toulemon, 2007). For both men and women a number of clusters has to be chosen for both career and demographic pathways. A higher number of clusters can provide more detail in how individuals vary in their sequences, but also increases complexity and lower group sizes. One therefore has to establish whether each extra cluster one introduces represents a specific group of people or whether this group can really be categorized as part of another group.

Family background variables

The first round also contains a parent questionnaire from which family background characteristics, such as parental income, education and family structure are derived. *Parental education* is coded as the highest education of mother or father in three categories: more than high school, high school or lower and missing if the education for both the father and mother was missing. *Parental income* is the income reported by one of the parents when the youth was 12 to 16 years old and is coded in quartiles, including also a missing category. The *family structure* has four categories: 1) Both biological parents – 2) 1 biological, 1 stepparent – 3) 1 biological parent – 4) other (no biological parents). Finally, *race* is coded as: 1) white (non-Hispanic), 2) black (non-Hispanic), 3) Hispanic, other(mixed).

[Include descriptives table]

Growth-curve modeling

In order to estimate the effects of family background and the transition to adulthood on income trajectories growth curve models are used. Each wave respondents are asked to report all income they received from salaries, wages and commissions in the previous year. Income trajectories are mapped out for the ages 25 until 32 (using log income). Not all individuals have reached the age of 32. Thus, higher ages of a lower number of observations. In determining the income trajectory we allow both the intercept and the slope to vary within individuals. The demographic clusters and family background variables are included in the model to explain the differences in these intercepts and slopes. The first model only contains the family background variables and in the second model the career and demographic pathways are included.

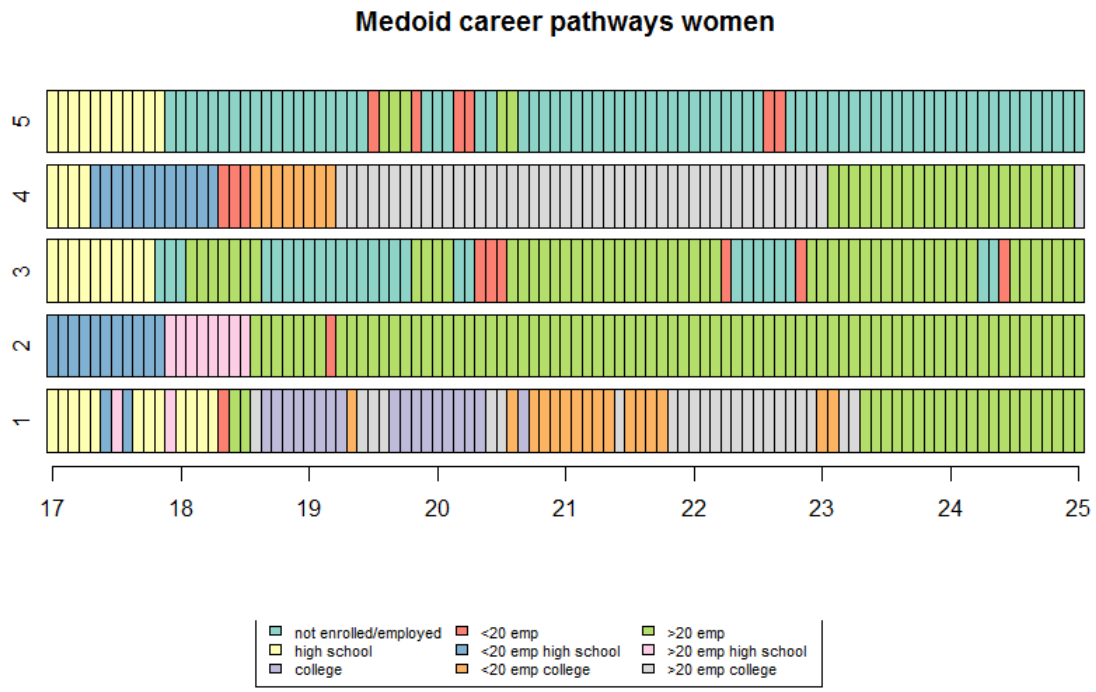
Results

Descriptive results

Figure 1.1 shows the medoid of the five cluster solution for women's career pathway. The medoid is the sequence of which the distance to all other sequence in that cluster is lowest. It therefore represents a typical pathway of someone within that cluster. The first cluster shows a pathway that involves much enrollment in education, in which there is a gradual increase in hours spend in employment. It is a pathway of a college attendee who focusses on education first and then more permanently enters the labor market. The second cluster involves women who have stable employment starting already in high school, but who do not attend any post-secondary education. The third cluster also contains no postsecondary education, but women

in this cluster have less stable employment. The fourth cluster contains those who both have employment, but also are enrolled in post-secondary education. Finally, the fifth cluster contains those who are mostly inactive after high school.

Figure 1.1



In Figure 1.2 the different medoid career sequences for men are presented. The first medoid sequence consists of unstable unemployment and no postsecondary education. Men in this cluster are most inactive compared to those in other clusters. The second cluster contains much enrollment in postsecondary education and towards the end more employment and finally only employment (around age 23). The third cluster shows a combination of college and work throughout the sequence only turning to only employment also around age 23. Finally, men in the fourth cluster are those who have steady employment after high school, but do not attend postsecondary education. For men we opt for the 4 cluster solution as a fifth cluster for men only contains 90 respondents. Furthermore, this 5th cluster contains stable employment for 20 hours or less, which fits with the relatively inactive status of those in

cluster 1 of which in the 4 cluster solution, they are part of. The different kind of career pathways appear to be quite similar. Both men and women have a *college with little employment* cluster, a *college with employment* cluster, an *employment no college* cluster and a *unstable employment no college* cluster. The only difference is that among women there appear to be those who are *mostly inactive* after high school and those who have unstable employment, but no college education.

Figure 1.2

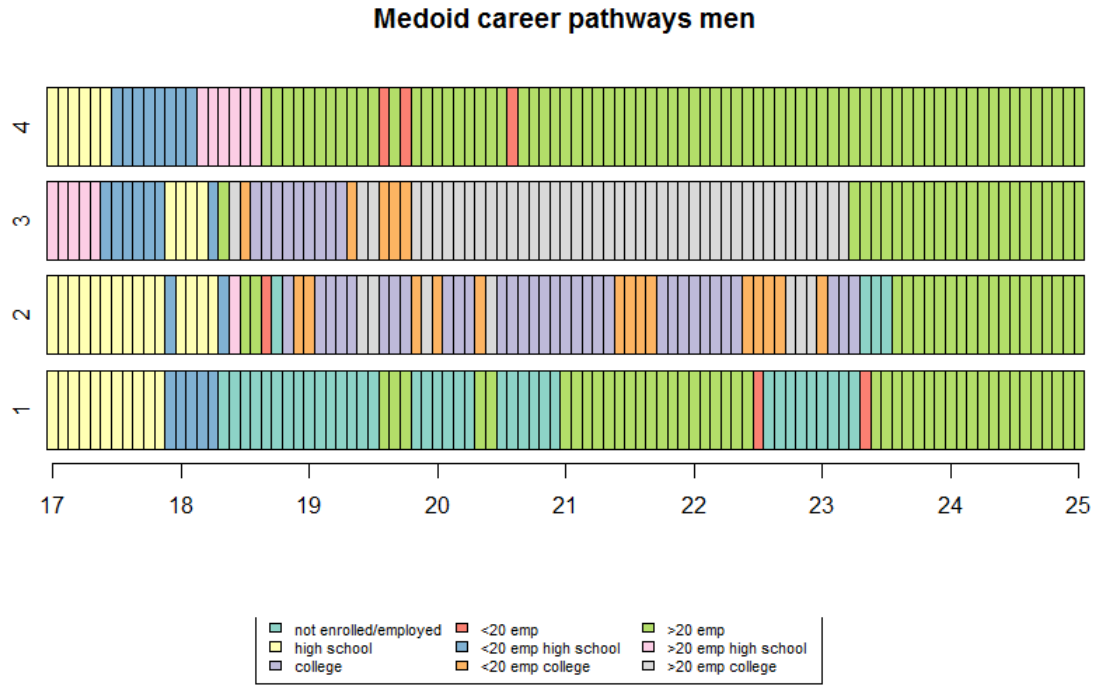
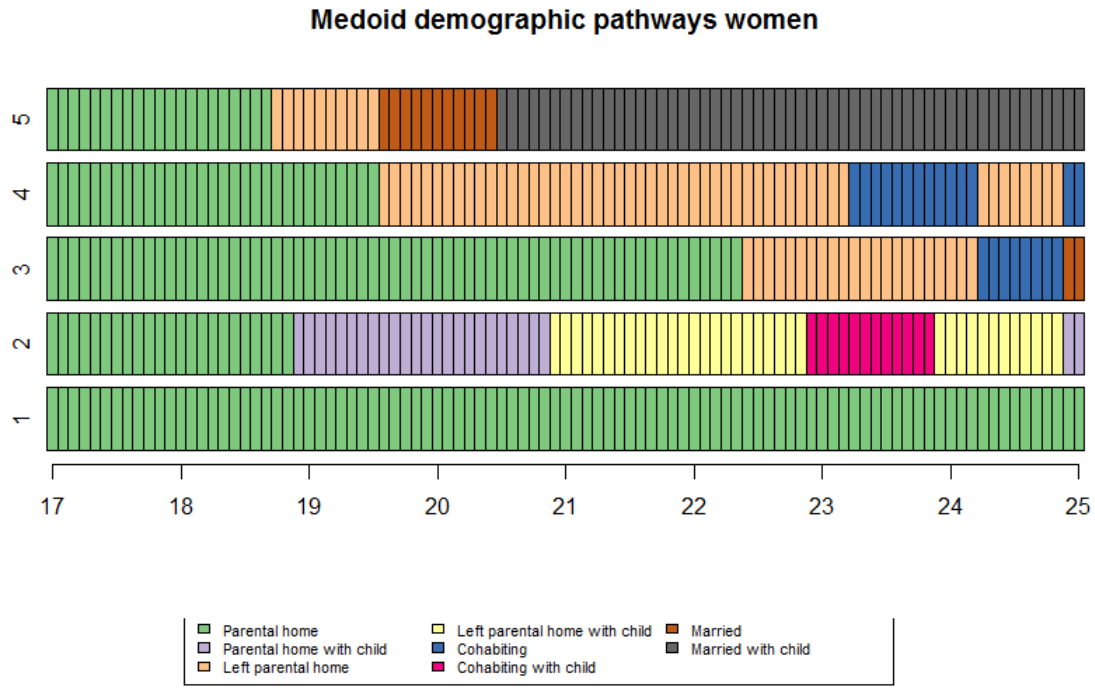


Figure 2.1 shows the medoid sequences of the 5 cluster solution on demographic pathways for women. The first cluster, represents those who stay in the parental home until age 25. The second cluster, involves parenthood at a young age and no stable unions, as the sequence contains only cohabitation for some period, but no marriage. In the third cluster women postpone leaving the parental home, but do at the end leave and start a union. Compared to the third cluster, women leave the parental home earlier in the fourth. Finally, women in the

fifth cluster appear to follow the most traditional pattern as they leave the parental home relatively early, but also shortly after get married and have children.

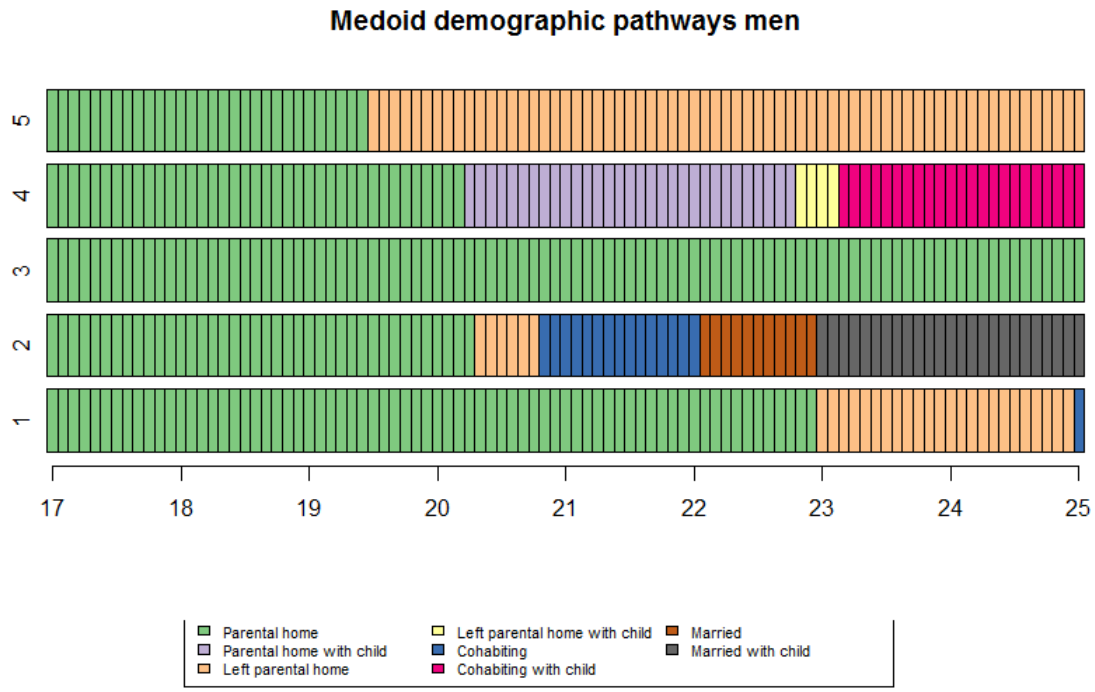
Figure 2.1



In Figure 2.2 the medoid sequences of the 5 cluster solution for men are presented. In the first cluster men leave the parental home, but only at the end (around age 23) in which they do not enter a union or parenthood. The medoid sequence of the second cluster shows a more traditional pattern, involving union formation and parenthood just after leaving the parental home. However, they first appear to cohabit before they marry and have children. The third cluster contains those who stay in the parental home. Men in the fourth cluster enter parenthood before entering a union. When they enter a union it is a cohabiting union and not a marriage. Finally, the fifth cluster contains those who leave the parental home at a relatively young age (around age 20), but do not enter a union or parenthood before age 25. Again there are similarities between the men's and women's clusters. Both men and women have a

cluster of those *staying in the parental home*. Furthermore, both have cluster that involves early parenthood but in which they do not enter marriage and appear to have little stability in their relationships (*parenthood and unstable union*). Also, men and women have a cluster in which they leave the parental home, but only around age 23 (*postponing parental home leaving*). The main difference between the clusters of men and women are that men appear to postpone relationship formation compared to women. However, both have a cluster that involves union formation followed by parenthood within marriage (for men: *union formation*, for women: *married with children*) and a cluster in which they remain relatively independent (for women: *independent and union*, for men: *independent living*.

Figure 2.2



Figures 3.1 and 3.2 show the distribution of the states at each time point for the different career clusters for respectively women and men. These show that within a cluster some states are more common at a certain time point than at another. For instance in the college and work cluster, working for more than 20 hours while being in college occurs mostly in the middle of

the sequence (age 21/22). Furthermore, in some clusters certain states are more prevalent over the other states than in other clusters. In the *only employment* cluster, the state of being unemployed is much prevalent, whereas in the college with little employment there is more variation in the distribution of states at each time point.

[figures 3.1, 3.2, 4.1 and 4.2 about here]

Figures 4.1 and 4.2 show the distribution of states within the demographic clusters for respectively women and men. Again there is variance in the extent to which a certain state is dominant within a cluster. For both men and women the *staying in the parental home* cluster almost exclusively contains this state, whereas for instance in the *parenthood and unstable union* cluster there is no dominant state at the end of the sequence. These distribution figures show that within clusters there is quite some variation in sequences that individuals have. However, the sequences in each of the clusters do show similarities in the type of states that they experience and the timing at which they occur.

[tables 1.1 and 1.2 about here]

Table 1.1 shows a cross tabulation of the demographic and career clusters of women. In general demographic clusters that involve early childbearing (clusters *parenthood and unstable union* and *married with children*) have relatively few individuals that follow a career pathway that involves college education and vice versa. Furthermore, those who are in cluster with early parenthood are mostly in the cluster that involve more unemployment/no employment. Those who do not attend college, but have steady employment are mostly in the *independent and union* cluster. However, most people in this cluster attend college. For men,

presented in table 1.2, the distribution is mostly similar. A difference is that whereas for women staying at the parental home mostly attend college, the men in this cluster are more evenly distributed over all the career cluster, where in fact they are mostly present in the *unstable employment no college* cluster. Although some combinations of cluster have many whereas others have little, for both men and women, all cells contain at least some individuals.

[tables 2.1 through 3.2 about here]

Tables 2.1 and 2.2 contain a cross tabulation of respectively women's and men's career cluster with family background. In general, youths with higher parental income and education tend to be more in clusters containing college education, whereas youths with low parental income and education are more present in the clusters with little employment. Furthermore, youths from broken families are less likely to be in a cluster containing college and relatively more likely to be part of a cluster containing less activity in terms of employment and education. Finally, whites are more likely than other races to be in a cluster containing college education, although these differences appear to be higher among men. Tables 3.1 and 3.2 show the cross tabulation with demographic clusters and family background for respectively women and men. Those in the *parenthood and unstable union* cluster more often come from low income households with little parental education. Furthermore, the ones is this cluster are more likely to come from single-headed and black households. Those postponing the parental home leave and who are either independent or in a relationship are more often have high earning and educated parents. Furthermore, they are more often white and come from intact families. For women those staying in the parental home tend to come from high income, educated household, whereas for men the distribution is more even.

Although the distributions are different (all Chi2 tests are significant) all cells do contain cases (except one in mixed race, but this is because there are few individuals in the data that have a mixed race background).

[figures 5.1 and 5.2 about here]

In figure 5.1 the mean income trajectories of women for each career cluster are presented. Those who have a cluster with college education have the highest income, which also appears to increase the most compared to the other clusters. However, those in the *employment no college* cluster start to converge more with the cluster containing college education after age 29. Between the *college with little employment* and the *college and employment* there appears to be little difference. The mostly *inactive cluster* has the lowest income trajectory followed by the *unstable employment no college* cluster. These clusters have both the lowest slope and intercept. The same can be observed for men (figure 5.2), although for men the divergence between those with college education and those without (especially compared to the *unstable employment no college* cluster) appears to be stronger than for women.

[figures 6.1 and 6.2 about here]

In figure 6.1 the mean income trajectories of women per demographic cluster are presented. Women who have a child after age 25 appear to have the highest income at age 25 until 32. The most successful women appear to be those who leave the parental home between the ages 17 and 25 either to live on their own or to enter a union. However, women who remained in the parental home do catch up with those who had left the parental home earlier. The *postponing parental home leaving* cluster shows the highest mean at age 32, although the

confidence intervals show that they are not significantly distinct from the *independent and union* and the *staying in parental home* cluster. The cluster with the lowest intercept and slope is the *parenthood and unstable union* cluster. At all ages, except 25, women in this cluster have a lower mean income compared to all the other clusters. For men (figure 6.2) also those who postpone parenthood have a better income trajectory compared to those who do. A difference is that the income trajectory for men in the *staying at parental home cluster* is relatively lower compared to women. In fact, except for the *parenthood and unstable union* cluster, men in all other clusters have an higher income at all ages. Finally, there appears to be a little more divergence between the bottom two clusters and the other three clusters for men than for women.

Growth curve model results

Results of growth curve modeling for women are presented in table 4.1. Model 1 contains all the random slopes and intercepts for all the background variables. Parental income is significant at the intercept (each higher quartile providing a higher income), but does not explain variation in the random slope. That is, there are differences between youths, but these differences do not change between the ages 25 and 32. Those who have a parent with more than high school education also have a higher income at the intercept. Regarding family structure, there are no effects at the intercept, but women who had a stepparent in the household have a less steep slope compared to women who were raised by both biological parents. In model 2 the career and demographic pathways are included. At the intercept all career pathways have a higher income compared to the *unstable employment no college* cluster, except for the *mostly inactive* for which the income is substantially lower. The increase in income is higher for the *college with little education* , the *college and employment* and *mostly inactive* cluster. This indicates that the clusters with college education diverge

from the other clusters and that the *mostly inactive* cluster converges slightly with the cluster with more employment. Regarding the demographic pathways there is only one significant effect at the intercept, which is that women in the *independent and union* cluster have a higher income compared to those in the *staying in parental home cluster*. The family background variables are no longer significant at either the intercept or random slope.

[table 4.1 and 4.2 about here]

Table 4.2 shows the results of the growth curve model for men. Parental socio-economic status measures are significant, whereas family structure is not at the intercept. Men with a parental income in the highest quartile diverge in slope compared to those in the lowest quartile. The effects of parental income at the intercept remain mostly significant in model 2. For both the career and demographic pathways there are significant differences. Compared to men in the *unstable employment no college cluster* all other have a higher income and those in the *college with little employment* cluster diverge even more from this group with age. Regarding the demographic clusters, men in cluster that involve independent living and unions, but no parenthood have a higher income compared to those staying in the parental home. However, these differences do not increase with age. Finally, for men there is an intercept difference of race, indicating that black men have a lower income, but this difference does not increase as the interaction with age (random slope) is not significant.

Summary and Discussion

In this study we have linked the transition to adulthood to income trajectories in young adulthood. By examining the transition to adulthood holistically we were able to identity how patterns of life-courses rather than single events influence ones income in young adulthood.

Furthermore, it was investigated whether there is a visible divergence in the income between young adults of today and to what extent these differences are related to different transitions to adulthood and family background. The novelty of this research lies in incorporating the transition to adulthood in models of intergenerational transmission of (dis)advantage.

First it was examined whether family background had an effect on income trajectories during young adulthood. In line with the literature on diverging destinies (Amato et al., 2015; Mclanahan, 2004; McLanahan, 2009) family background had a significant impact on income during young adulthood, although it was mainly parental income that had significant effects on the income trajectories of young adults. However, little divergence in slopes of the income trajectories was found between those with high and low parental income. Parental education and family structure appeared to have little (additional) impact on income differences. However, if parental income and education were not included in the model, the effects of being raised by a one biological parent and a step-parent, being raised by a single parent or not being raised by either biological parent, had significant negative effects on income. This suggests that experiencing a parental divorce or having no parent in itself may not have a large influence on one's income during early adulthood, but rather the lack of financial resources that is associated with being raised by a single parent (Cohen, 2015).

Sequence analysis provided a number of distinct career and demographic clusters, mostly similar for men and women. Individuals who were in a cluster containing college education had higher incomes compared to those only in employment or those relatively inactive. Furthermore, the slopes of the income trajectories diverged for those who were enrolled in college education (particularly for those who worked relatively little beside education) compared to those who did not enroll in education and had little employment. These results appear to indicate a strong college premium. The effect of the demographic pathways appear to be less strong. Individuals in clusters containing independent living and

cohabitation or marriage towards the end (near age 25) fared better in terms of income compared to those who had early childbearing or those who remained in the parental home. However, these differences did not increase with age as with some of the career clusters. An interesting finding is that not only early childbearing, but also remaining in the parental home until age of 25 is associated with lower income in early adulthood. This supports the idea that being a slow starter may also have negative impact on your career as an adult (Amato et al., 2015).

Family background and the transition to adulthood were not unrelated. Indeed, children from intact families with higher parental education and income were more likely to be part of a career and demographic cluster that was associated with a higher income in early adulthood. However, there were individuals of all social backgrounds present in each of the different clusters, meaning that we were able assess the effects of the transition to adulthood in addition to the effects of family background. Including the career and demographic pathways strongly decreased the family background effects, in which almost all family background effects become insignificant, indicating that the career and demographic pathways mediate the relationship between family background and income in early adulthood. Thus, it appears that although advantaged youths may be more likely to attend college and avoid early parenthood, there is little cumulative advantage compared to disadvantaged youths beyond the transition to adulthood.

There were some gender and racial differences. For women we opted for an additional career cluster, containing those who were completely inactive, most probably housewives. Furthermore, in the demographic clusters there was a separate married with children cluster, whereas for men these were included in a cluster containing also married or cohabiting men without children. For men some direct effect of parental income remained whereas for women the effect of parental income was completely mediated by the transition to adulthood.

For women those who were raised by a biological and a step-parent, there was a lower slope in income compared to women from intact families. It is somewhat surprising that this was not found for women raised by single parents, although findings of Wilcox (2014) also indicate somewhat lower earnings for those raised by a biological parent plus stepparent compared to those raised by a single parent . However, this effect disappeared as the career and demographic clusters were included. Regarding racial differences, only for men there was a significant negative effect of being black on the intercept, but this effect remained significant also when the career and demographic clusters were included. Racial differences for men may partly be because of the relatively high incarceration rate among black men (Pettit & Western, 2004).

There are some limitations of this research. First, adults could only be followed until age 32, whereas income differences are likely to be more pronounced around age 40. On the other hand, study does provide an indication on how differences of the young adults of today arise. Since the NLSY97 is continuing data collection it would be interesting to conduct a follow-up study to examine whether these differences indeed become more pronounced. Second, only individuals that participated in all waves were included, meaning that many cases were excluded from the analysis. Although sample weights constructed for those who participated in all waves were incorporated in the analysis, there may still be a selection-bias. Third, there were many missings on both income of the respondent and parental income. The missings of parental income appeared to be random as the coefficient for unknown parental income was mostly between the coefficient of the 2^{nd} and 3^{rd} quartile. The missings on respondents income plus the fact that some of the younger respondents had not reached the higher ages (29-32) at the time of the last survey, may mean that slope differences of income trajectories are underestimated.

Although career tracks and parental SES appeared to be more important for income than demographic tracks and family structure this does not mean that this is the same for other important outcomes in early adulthood. For instance, family structure and demographic pathways may have a relatively stronger impact on health. Regarding health, there may also be differences in physical health and mental well-being. Future research could also assess whether the transmission of disadvantage through the transition to adulthood varies depending on the national context. Finally, future research could examine whether these relationships change over time or whether specific period effects, such as the latest economic crisis, change these relationships.

The lives of young adults in the United States are clearly stratified. Young adults with high status parents are more likely to attend college and usually avoid entering parenthood before age 25. It appears that the best way to help young adults from disadvantaged backgrounds to obtain a better income is to provide better access to college education. Higher college tuition fees are likely to discourage disadvantaged youth, but at the same time it becomes increasingly difficult to earn a decent wage without a college degree. Providing more scholarships or lowering tuition may help young adults from disadvantaged background not only to enter college, but more importantly leave college with a degree, as this may be most important in helping disadvantaged youths.

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Figure 3.1 *Women's distribution in career pathways*

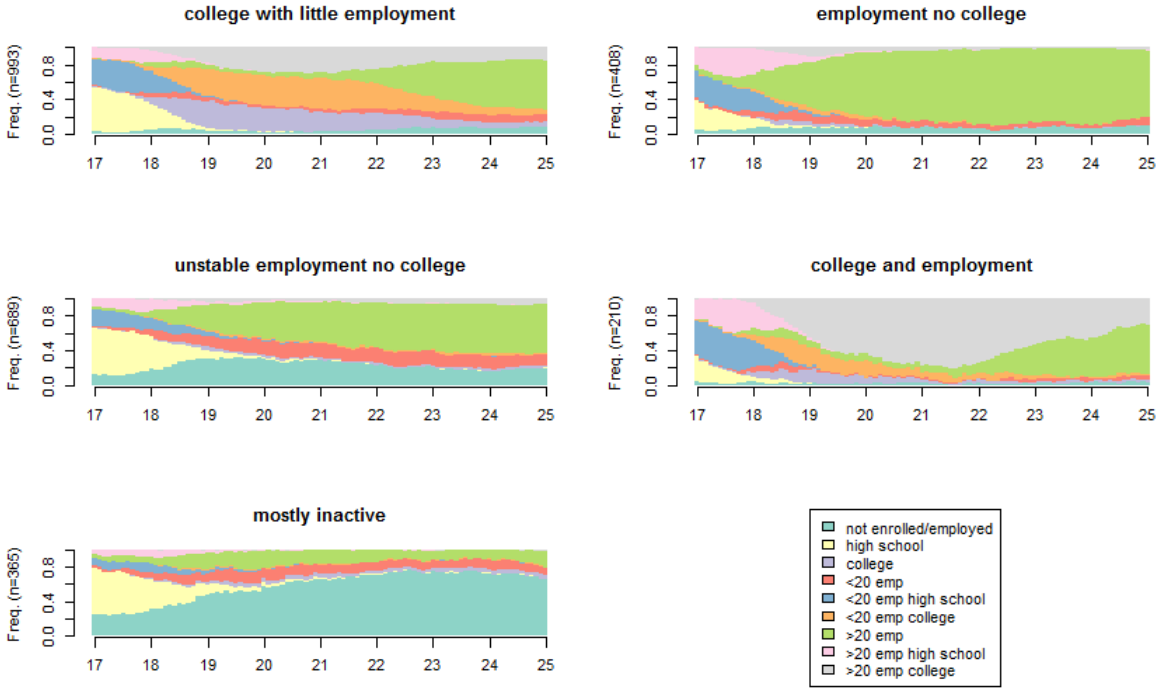

Figure 3.2 *Men's distribution in career pathways*

Figure 4.1 *Women's distribution in demographic pathways*

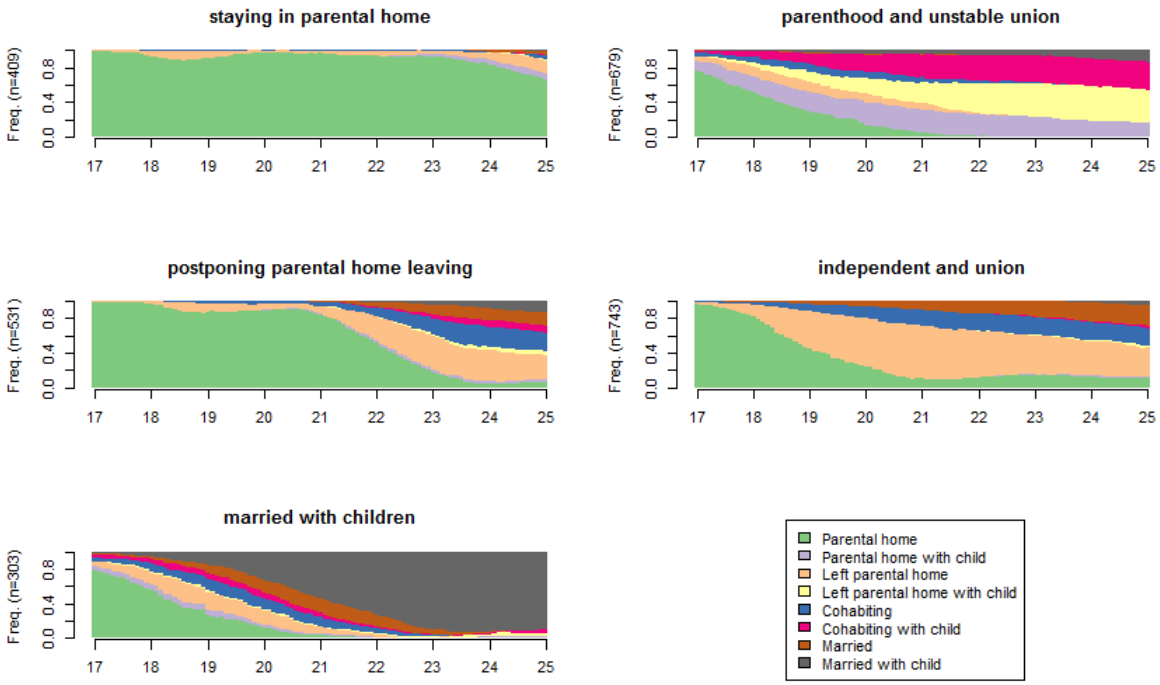

Figure 4.2 *Men's distribution in demographic pathways*

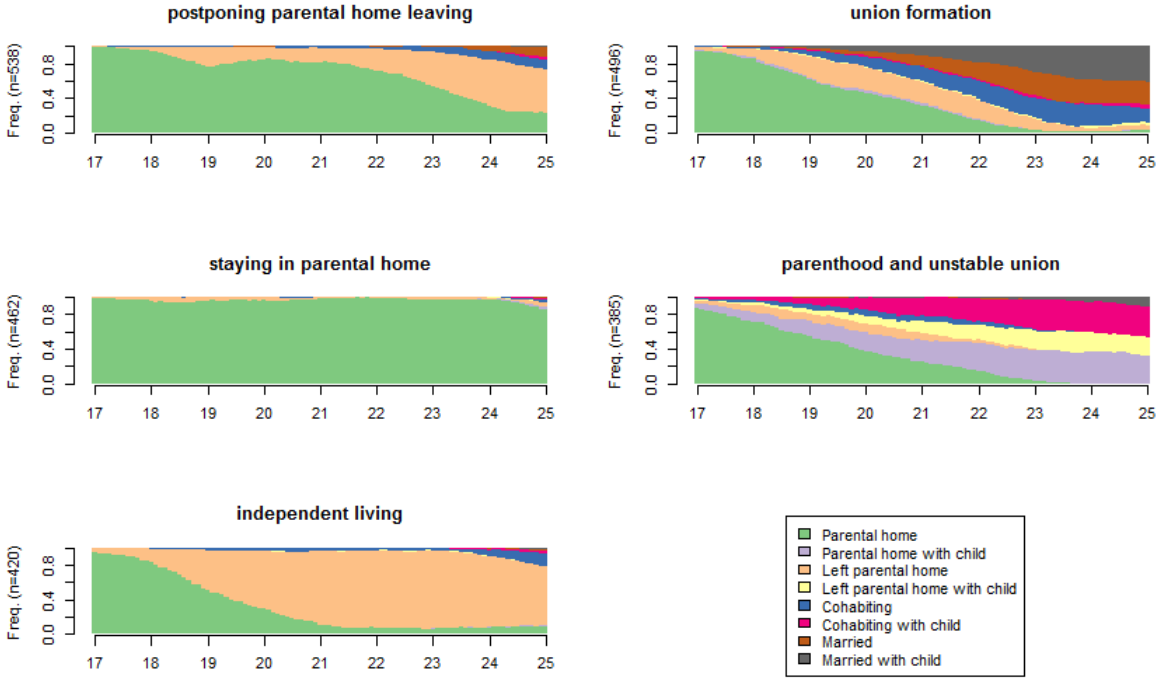

Table 1.1 Women's demographic and career cluster membership

Careeer pathways =>	Demographic pathways =>					
		Staying in parental home	Parenthood and unstable union	Postponing parental home leaving	Independent and union	Married with children
	College with little employment	210 152 0.079	90 253 0.034	281 198 0.105	368 277 0.138	44 113 0.017
	Employment no college	53 63 0.020	96 104 0.036	76 81 0.029	124 114 0.047	59 46 0.022
	Unstable employment no college	79 106 0.030	283 176 0.106	85 138 0.032	130 192 0.049	112 78 0.042
	College and employment	28 32 0.011	24 54 0.009	53 42 0.020	94 59 0.035	11 24 0.004
	Mostly Inactive	39 56 0.015	186 93 0.070	36 73 0.014	27 102 0.010	77 41 0.029

Pearson's Chi2 test=617.791, df=16, $p<0.001$. Each cell containing: actual count, expected count (under independence condition) and proportion of total.

Table 1.2 Men's demographic and career cluster membership

	Demographic pathways =>					
		Postponing parental home leaving	Union formation	Staying in parental home	Parenthood and unstable union	Independent living
Careeer pathways =>	Unstable employment no college	85 141 0.037	129 130 0.056	142 121 0.062	177 101 0.077	72 110 0.031
	College with little employment	227 133 0.099	77 122 0.033	100 114 0.043	17 95 0.007	146 103 0.063
	College and employment	104 93 0.045	79 85 0.034	104 80 0.045	23 66 0.010	86 72 0.037
	Employment no college	122 171 0.053	211 158 0.092	116 147 0.050	168 123 0.073	116 134 0.050

Pearson's Chi2 test=361.173, df=12, $p<0.001$. Each cell containing: actual count, expected count (under independence condition) and proportion of total.

Table 2.1 Women's career cluster and family background membership

	College with little employment	Employment no college	Unstable employment no college	College and employment	Mostly Inactive
Parental income	Pearson's Chi2 test=346.331, df=16, p<0.001				
Quartile 1	92 200 0.035	75 82 0.028	203 139 0.076	27 42 0.010	140 74 0.053
Quartile 2	150 183 0.056	96 75 0.036	134 127 0.050	36 39 0.014	75 67 0.028
Quartile 3	212 185 0.080	84 76 0.032	109 128 0.041	55 39 0.021	36 68 0.014
Quartile 4	299 185 0.112	65 76 0.024	61 128 0.023	51 39 0.068	20 68 0.015
missing	240 240 0.090	88 99 0.033	182 167 0.068	41 51 0.015	94 88 0.035
Parental education	Pearson's Chi2 test=328.137, df=8, p<0.001				
High school or less	381 482 0.143	241 198 0.090	386 335 0.145	97 102 0.036	189 177 0.071
Some college	492 311 0.185	96 128 0.036	112 218 0.042	81 66 0.030	53 114 0.020
missing	120 200	71 82	191 138	32 42	123 74

	0.045	0.027	0.072	0.012	0.046
Family structure	Pearson's Chi2 test=195.453, df=12, p<0.001				
Both bio parents	627 480 0.236	175 197 0.066	257 334 0.097	114 101 0.043	116 176 0.044
1 bio, 1 stepparent	101 129 0.038	74 53 0.028	95 89 0.036	29 27 0.011	47 47 0.018
Single parent	229 327 0.086	145 134 0.055	282 227 0.106	56 69 0.021	166 120 0.062
other	34 54 0.013	13 22 0.005	54 38 0.020	10 11 0.004	35 20 0.013
Race	Pearson's Chi2 test=116.241, df=12, p<0.001				
White	584 485 0.219	212 199 0.080	265 336 0.099	113 103 0.042	127 178 0.048
Black	247 289 0.093	98 119 0.037	239 201 0.090	50 61 0.019	142 106 0.053
Non-white Hispanic	155 211 0.058	94 87 0.035	182 146 0.068	46 45 0.017	89 78 0.033
Mixed	7 8 0.003	4 3 0.002	3 6 0.001	1 2 0.000	7 3 0.003

Each cell containing: actual count, expected count (under independence condition) and proportion of total.

Table 2.2 Men's career cluster and family background membership

	Unstable employment no college	College with little employment	College and employment	Employment no college
Parental income	Pearson's Chi2 test=275.143, df=12, p<0.001			
Quartile 1	185 110 0.080	49 103 0.021	38 72 0.017	147 133 0.064
Quartile 2	136 116 0.059	55 109 0.024	80 76 0.035	171 141 0.074
Quartile 3	105 118 0.046	113 110 0.049	82 77 0.036	148 143 0.064
Quartile 4	53 121 0.023	204 131 0.089	106 79 0.046	97 147 0.042
missing	126 140 0.055	146 131 0.063	90 92 0.039	170 169 0.074
Parental education	Pearson's Chi2 test=345.13, df=6, p<0.001			
High school or less	336 293 0.146	161 274 0.070	166 192 0.072	450 355 0.196
Some college	109 201 0.047	339 188 0.147	176 131 0.076	139 243 0.060
missing	160 112	67 105	54 73	144 135

	0.070	0.029	0.023	0.063
Family structure	Pearson's Chi2 test=160.270, df=9, p<0.001			
Married parents	220 328 0.096	398 308 0.174	259 217 0.113	377 400 0.165
1 bio, 1 stepparent	87 69 0.038	40 65 0.017	39 45 0.017	97 84 0.042
Single parent	247 172 0.108	108 162 0.047	86 114 0.038	216 210 0.094
other	45 30 0.020	18 28 0.008	12 20 0.005	37 40 0.017
Race	Pearson's Chi2 test=166.80, df=9, p<0.001			
White	237 330 0.103	389 309 0.169	240 216 0.104	388 399 0.169
Black	249 151 0.108	94 142 0.041	66 99 0.029	166 183 0.072
Non-white Hispanic	115 116 0.050	72 109 0.031	86 76 0.037	170 141 0.074
mixed	4 8 0.002	12 7 0.005	4 5 0.002	9 9 0.004

Each cell containing: actual count, expected count (under independence condition) and proportion of total.

Table 3.1 Women's demographic cluster and family background membership

	Staying in parental home	Parenthood and unstable union	Postponing parental home leaving	Independent and union	Married with children
Parental income	Pearson's Chi2 test=219.460, df=16, p<0.001				
Quartile 1	73 82 0.027	218 137 0.082	88 107 0.033	87 150 0.033	71 61 0.027
Quartile 2	84 75 0.032	148 125 0.056	75 98 0.028	129 137 0.048	55 56 0.021
Quartile 3	69 76 0.026	92 126 0.035	113 99 0.042	166 138 0.062	56 56 0.021
Quartile 4	71 76 0.027	43 126 0.016	141 99 0.053	199 138 0.075	42 56 0.016
missing	112 99 0.042	178 164 0.067	114 128 0.043	162 180 0.061	79 73 0.030
Parental education	Pearson's Chi2 test=199.693, df=5, p<0.001				
High school or less	220 199 0.083	364 330 0.137	228 258 0.086	321 361 0.120	161 147 0.060
Some college	118 128 0.044	110 212 0.041	222 166 0.083	324 233 0.122	60 95 0.023
missing	71 82	205 137	81 107	98 150	82 61

	0.027	0.077	0.030	0.037	0.031
Family structure	Pearson's Chi2 test=169.416, df=12, p<0.001				
Both bio parents	238 196 0.090	202 329 0.076	297 257 0.112	412 360 0.115	140 147 0.053
1 bio, 1 stepparent	31 53 0.012	93 88 0.035	69 69 0.026	109 97 0.041	44 39 0.017
Single parent	121 134 0.046	321 224 0.121	147 175 0.055	190 245 0.071	99 100 0.037
other	15 22 0.006	62 37 0.023	18 29 0.007	31 29 0.012	20 17 0.008
Race	Pearson's Chi2 test=275.758, df=12, p<0.001				
White	156 200 0.059	212 331 0.080	295 259 0.111	485 363 0.182	153 148 0.057
Black	144 119 0.054	320 198 0.120	135 155 0.051	130 216 0.049	47 88 0.018
Non-white Hispanic	109 87 0.041	140 144 0.053	96 113 0.036	122 158 0.046	99 64 0.037
Mixed	0 3 0.000	7 6 0.003	5 4 0.002	6 6 0.002	4 3 0.002

Each cell containing: actual count, expected count (under independence condition) and proportion of total.

Table 3.2 Men's demographic cluster and family background membership

	Postponing parental home leaving	Union formation	Staying in parental home	Parenthood and unstable union	Independent living
Parental income	Pearson's Chi2 test=171.756, df=16, p<0.001				
Quartile 1	70 98 0.030	91 90 0.040	78 84 0.034	124 70 0.054	56 76 0.024
Quartile 2	88 103 0.038	108 95 0.047	85 89 0.037	94 74 0.041	67 81 0.029
Quartile 3	91 105 0.040	119 97 0.052	90 90 0.039	59 75 0.026	89 82 0.039
Quartile 4	155 108 0.067	80 99 0.035	76 92 0.033	25 77 0.011	124 84 0.054
missing	134 124 0.058	98 115 0.043	133 107 0.058	83 89 0.036	84 97 0.037
Parental education	Pearson's Chi2 test=117.191, df=8, p<0.001				
High school or less	215 260 0.093	258 240 0.112	226 224 0.098	230 186 0.100	184 203 0.080
Some college	237 178 0.103	157 164 0.068	140 153 0.061	53 128 0.023	176 139 0.076
missing	86 99	81 92	96 85	102 71	60 78

	0.037	0.035	0.042	0.044	0.026
Family structure	Pearson's Chi2 test=82.018, df=12, p<0.001				
Both bio parents	331 293 0.145	276 271 0.121	278 251 0.121	137 210 0.060	232 228 0.101
1 bio, 1 stepparent	53 61 0.023	63 57 0.028	37 53 0.016	62 44 0.027	48 48 0.021
Single parent	133 154 0.058	135 142 0.059	124 132 0.054	157 110 0.069	108 120 0.047
other	18 27 0.008	21 25 0.009	20 23 0.009	27 19 0.012	29 21 0.013
Race	Pearson's Chi2 test=265.802, df=12, p<0.001				
White	351 293 0.153	310 270 0.135	208 252 0.090	106 210 0.046	279 229 0.121
Black	99 134 0.043	65 124 0.028	131 115 0.057	196 96 0.085	84 105 0.037
Non-white Hispanic	78 104 0.034	114 95 0.050	117 89 0.051	80 74 0.035	54 81 0.023
Mixed	10 7 0.004	7 6 0.003	6 6 0.003	3 5 0.001	3 5 0.001

Each cell containing: actual count, expected count (under independence condition) and proportion of total.

Figure 5.1 *Mean income trajectories of women per career cluster*

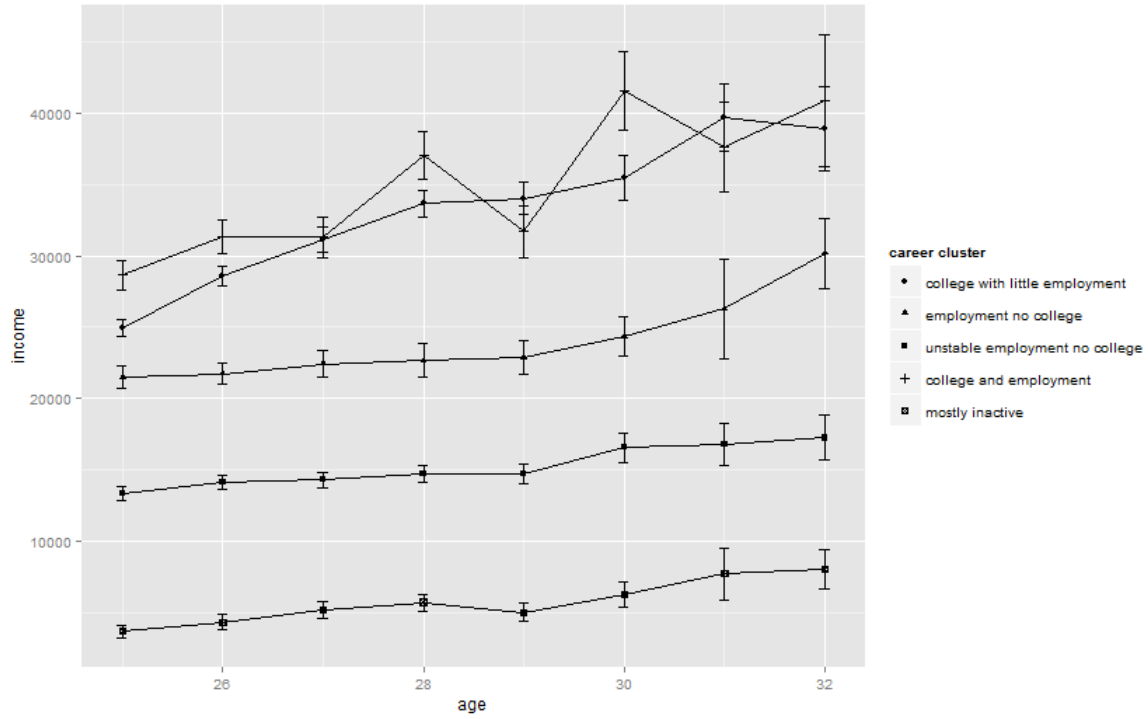

Figure 5.2 *Mean income trajectories of men per career cluster*

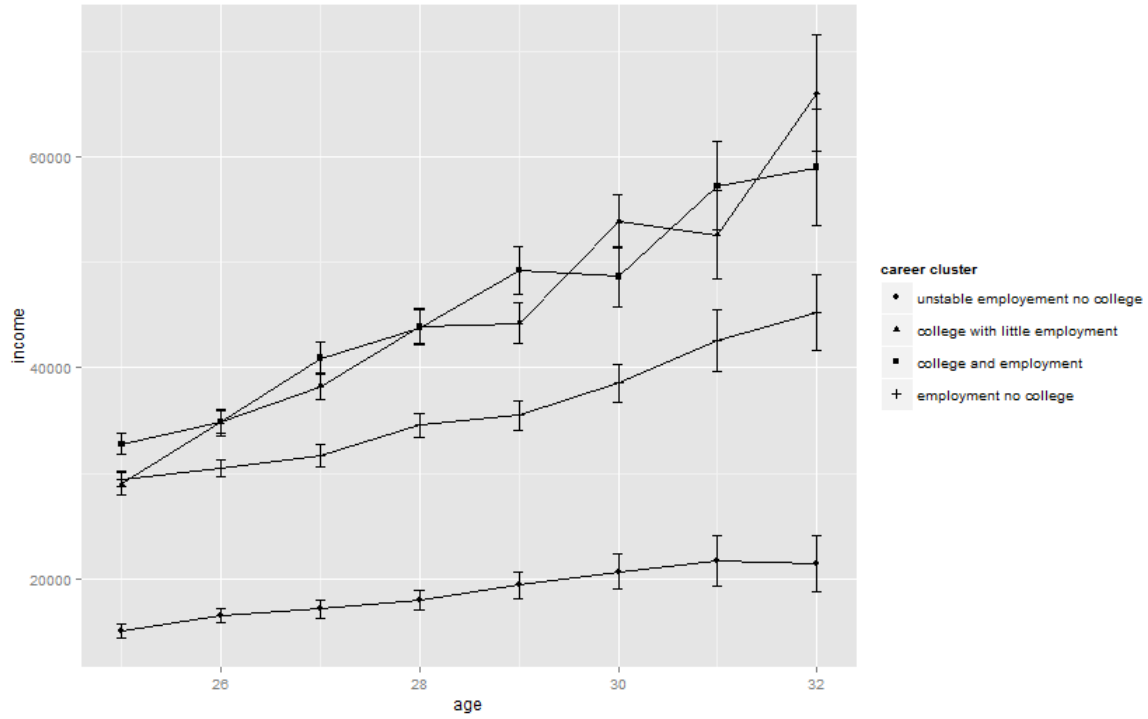

Figure 6.1 *Mean income trajectories of women demographic cluster*

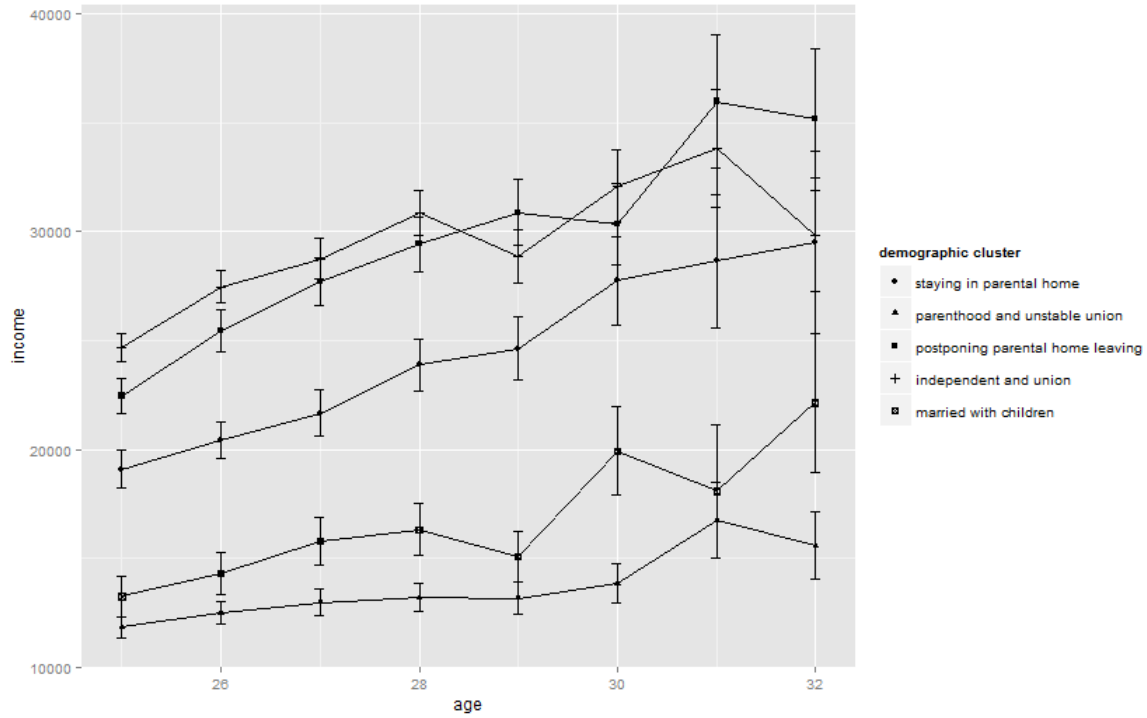

Figure 6.2 *Mean income trajectories of men per demographic cluster*

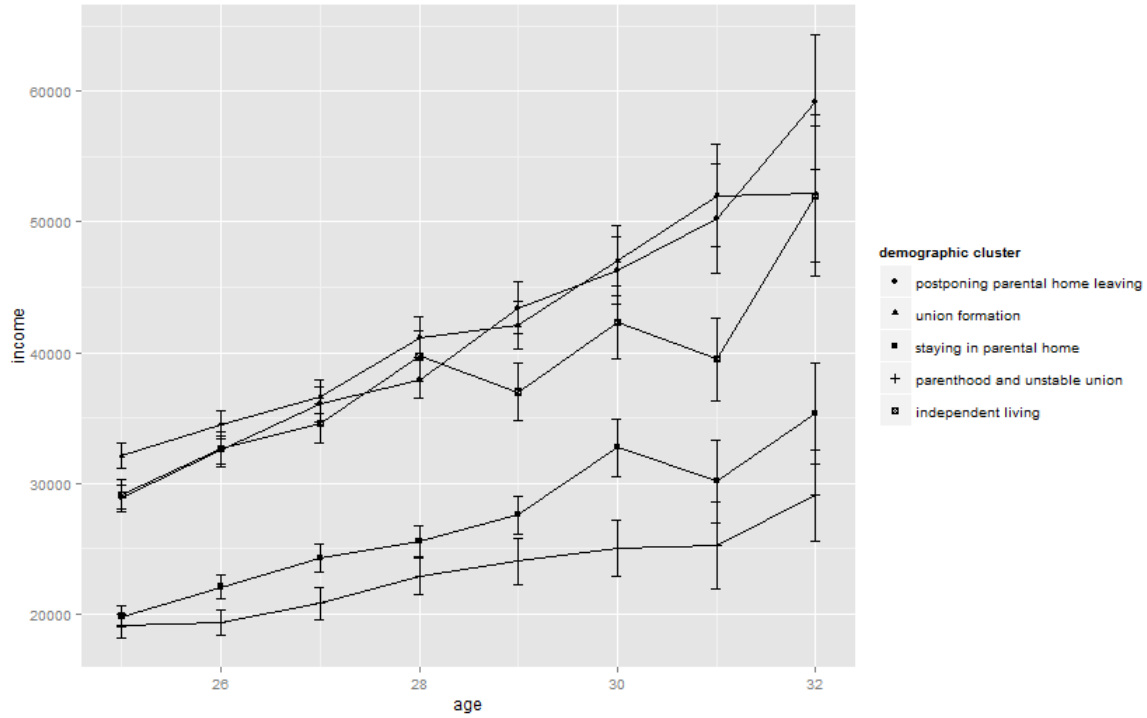

Table 4.1 Growth curve model log income for women

	Model 1		**Model 2**	
	beta	Standard error	beta	Standard error
Intercepts				
Constant	6.779**	0.319	7.451**	0.327
Parental income (ref.=quartile 1)				
Quartile 2	0.673**	0.258	0.055	0.225
Quartile 3	1.252**	0.262	0.212	0.228
Quartile 4	1.739**	0.263	0.444†	0.234
Unknown	0.717**	0.240	0.020	0.209
Parental education (ref.=missing)				
<high school	0.369+	0.217	0.051	0.185
>high school	0.957**	0.237	0.219	0.205
Family structure (ref.=both bio parents)				
1 bio 1 step parent	-0.134	0.220	0.060	0.185
Single parent	-0.095	0.186	-0.026	0.164
No bio parent	-0.586	0.391	-0.231	0.320
Race				
Black	-0.211	0.180	-0.056	0.158
Hispanic	0.048	0.197	0.184	0.172
Mixed	-0.887	0.763	0.224	0.659
Career pathways (ref=unstable employ. no col.)				
college with little employment			1.111**	0.178
employment no college			1.231**	0.193
college and employment			1.648**	0.227
mostly inactive			-4.014**	0.256
Demographic pathways (ref=stay. par. home)				
parenthood and unstable union			-0.143	0.212
postponing parental home leaving			0.198	0.194
independent and union			0.554**	0.173
married with children			-0.522†	0.275
Random slope				
age	-0.037		-0.122	0.106
Parental income				

Quartile 2	-0.058	0.071	-0.056	0.072
Quartile 3	0.029	0.072	-0.041	0.074
Quartile 4	0.037	0.075	0.040	0.076
Unknown	0.122†	0.067	0.120†	0.068
Parental education (ref.=missing)				
<high school	0.008	0.061	0.025	0.061
>high school	-0.010	0.069	-0.009	0.069
Family structure (ref.=both bio parents)				
1 bio 1 step paremt	-0.125*	0.060	-0.111	0.059
Single parent	-0.061	0.053	-0.034	0.054
No bio parent	-0.073	0.114	-0.067	0.114
Race				
Black	0.035	0.049	0.044	0.050
Hispanic	-0.019	0.057	-0.010	0.057
Mixed	-0.073	0.215	-0.199	0.210
Career trajectories (ref=unstable employ. no col.)				
college with little employment			0.130*	0.058
employment no college			0.007	0.067
college and employment			0.146*	0.073
mostly inactive			0.180*	0.077
Demographic trajectories (ref=stay. par. home)				
parenthood and unstable union			-0.051	0.068
postponing parental home leaving			-0.022	0.059
independent and union			-0.068	0.058
married with children			0.116	0.084
Random effects				
sd (age)	0.540	0.029	0.537	0.029
sd (constant)	2.853	0.069	2.277	0.075
corr (age, constant)	-0.263	0.041	-0.291	0.049
sd (Residual)	2.473	0.044	2.468	0.044

Note ** p<0.01, * p<0.05, † p<0.10

Table 4.2 Growth curve model log income for men

	Model 1		**Model 2**	
	beta	Standard error	beta	Standard error
Intercepts				
Constant	8.306**	0.278	6.541**	0.335
Parental income (ref.=quartile 1)				
Quartile 2	0.471*	0.221	0.254	0.208
Quartile 3	0.693**	0.233	0.456*	0.218
Quartile 4	0.834**	0.244	0.539*	0.231
Unknown	0.627**	0.215	0.418*	0.206
Parental education (ref.=missing)				
<high school	0.463*	0.196	0.326†	0.195
>high school	0.472*	0.218	0.232	0.216
Family structure (ref.=both bio parents)				
1 bio 1 step parent	-0.277	0.206	-0.239	0.193
Single parent	-0.146	0.171	-0.108	0.161
No bio parent	-0.574	0.366	-0.538	0.348
Race				
Black	-1.105**	0.181	-0.604**	0.174
Hispanic	-0.014	0.164	0.049	0.162
Mixed	-0.474	0.693	-0.483	0.641
Career pathways (ref=unstable employ. no col.)				
college with little employment			1.297**	0.214
college and employment			2.157**	0.187
employment no college			1.888**	0.173
Demographic pathways (ref=stay. par. home)				
postponing parental home leaving			0.752**	0.193
union formation			1.296**	0.181
parenthood and unstable union			0.243	0.227
independent living			0.827**	0.204
Random slope				
age	-0.033	0.077	-0.091	0.099
Parental income (ref.=quartile 1)				
Quartile 2	0.085	0.064	0.080	0.064

Quartile 3	0.102	0.066	0.077	0.066
Quartile 4	0.162*	0.071	0.103	0.070
Unknown	0.077	0.061	0.044	0.061
Parental education (ref.=missing)				
<high school	-0.042	0.054	-0.003	0.054
>high school	0.034	0.063	0.021	0.063
Family structure (ref.=both bio parents)				
1 bio 1 step parent	-0.029	0.054	0.004	0.056
Single parent	0.060	0.045	0.078†	0.046
No bio parent	-0.154	0.098	-0.119	0.095
Race				
Black	-0.044	0.047	-0.040	0.049
Hispanic	0.012	0.047	0.023	0.047
Mixed	0.032	0.142	0.028	0.134
Career trajectories (ref=unstable employ. no col.)				
college with little employment			0.244**	0.062
college and employment			0.071	0.059
employment no college			0.028	0.052
Demographic trajectories (ref=stay. par. home)				
postponing parental home leaving			-0.004	0.053
union formation			-0.057	0.053
parenthood and unstable union			-0.016	0.065
independent living			-0.048	0.059
Random effects				
sd (age)	0.494	0.034	0.476	0.033
sd (constant)	2.480	0.084	2.294	0.080
corr (age, constant)	-0.391	0.055	-0.426	0.053
sd (Residual)	2.115	0.046	2.119	0.046

Note ** p<0.01, * p<0.05, † p<0.10