

On the way to becoming an adult in urban America: Similarities and differences between
men and women

by

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Abstract

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The term emerging adulthood coined by Jeffrey Arnett (2004), attempts to describe the tumultuous lives of individuals in their 20's. Emerging adults in western society are characterized as postponing adult commitments and responsibilities while completing their extended education, trying out and then establishing careers and exploring relationships (Arnett, 2000, 479).

Men and women are socialized differently throughout childhood and adolescence (Chodorow, 1978). However, "for today's young people, both male and female, the road to adulthood is a long one" (Arnett, 2004, 3). Therefore, the purpose of this study was to investigate how males and females experienced emerging adulthood in urban America.

Fifteen men and 15 women from the New York City area between the ages of 23 and 28 were recruited by posting an ad on a popular web-site in the New York City area. Interested individuals who qualified for the study were interviewed and asked three open-ended questions with follow-up probes to obtain narratives about who they are and what their lives are like. These interviews were audio-recorded and transcribed.

Two different types of narrative analyses were conducted 1) Topic/theme coding and 2) critical event coding. Topic/theme coding involved researchers extracting information about experiences that recur and are important and influential issues causing

them to emerge as topics and themes in the narratives. Topics/themes were compared between males and females to find similarities and differences between topics discussed. Critical event coding focused on experiences that change people's lives. These events were compared within and between gender to find similarities and differences.

The data collected enhanced the current understanding of emerging adulthood by closely looking at what made up the experiences of emerging adults. Researchers found that in the narratives of both males and females similar themes were found. However, the topics uncovered in the themes varied between genders. Researchers also found that critical events were present in both male and female narratives. Specifically, intrinsic, extrinsic and personal events were present in both males and females.

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INTRODUCTION

In 2001 a book was published called “Quarterlife Crisis” (Robbins & Wilner, 2001). This book focused on the challenges that individuals in their mid twenties were facing. The intention of the book was to help them realize that they were not alone in their social, professional and financial crises. This book became a national best seller, however, it was not based on academic research but rather anecdotes from individuals in their mid twenties.

At around the same time, in the late 1990s and early 2000s, Jeffrey Arnett began studying the lives of individuals in their 20s from a developmental perspective, publishing books and articles about the unique place in developing that individuals in their 20s find themselves (Arnett, 1997,1998, 2000, 2004). He differentiated both adolescence and young adulthood from this phase in life. He coined this time period “emerging adulthood,” a time when a person is no longer an adolescent but not yet an adult. He found, from both anecdotal and scientific perspectives, that individuals in their 20s are experiencing life differently than those of other ages. The term “emerging adulthood” has become wide spread in the psychological literature. With this new developmental “stage” there are many areas to be explored by researchers. Therefore, the aim of the present study is how males and females experience emerging adulthood both similarly and differently in urban America.

Lifespan Development

It is important to first explore traditional lifespan development theory in order to understand why emerging adulthood is such a new and important concept in

developmental psychology. The most influential person in the study of lifespan development was Erik Erikson. Erikson expanded upon Freud's psychoanalytic theory by focusing on the social and historical contexts of development across the lifespan (Erikson, 1968). "Career, romantic preferences, religious ideology, and political preferences, among other facts come together to form the mosaic that represents who one is" (Schwartz, 2001, p. 9). Erikson's theory highlighted the importance of individual differences, innate potentials, critical problem solving skills, social responsibility, integrity, and social and cultural contexts (Schwartz, 2001).

Erikson's stages of development focus on the psychosocial crisis between the individual and society (Erikson, 1950). He focused not only on the internal but also the social-contextual dimensions of identity (Schwartz, 2001). The primary change mechanism is epigenesis (originating in genetics and biology) and the secondary change mechanism is psychosocial conflict. Each individual contains a biological component (innate traits and abilities) that moves one through critical points in a person's life. However, relationships with others and society have a strong influence on how a person resolves the conflict at each of the stages enabling them to move onto the next stage (Erikson, 1950). This relationship with others and society is what makes Erikson's theory so relevant and different from Freud's. According to Erikson, psychosocial conflict always occurs alongside epigenesis. The psychosocial conflict influences whether a crisis will be favorably or unfavorably solved (Erikson, 1950).

Erikson's theory contains eight stages of psychosocial crisis (Erikson, 1950). The eight stages span from birth to old age and derive from both maturation and society's expectations together during these periods. Each stage is resolved in order for the child to

move onto the next stage. In other words, each stage refers to a critical period in which lifelong ego concerns reach a climax (Erikson, 1950). These crises need to be resolved before moving onto future stages. Every crisis has a possibility of both positive and negative consequences (Erikson, 1950). When the crisis is resolved in a positive healthy way, a strong ego emerges. Each crisis/issue is highlighted at a particular stage, however, they also appear in some form throughout development as well. “Each stage builds on the previous stage and influences the form of later stages” (Miller, 2002, p. 149). Each stage is also influenced by internal abilities as well as society (Erikson, 1950).

Erikson’s eight stages, as outlined in his book “Childhood and Society” (1950) are: 1) Basic Trust vs. Basic Mistrust (Oral Sensory), 2) Autonomy vs. Shame and Doubt (Muscular-Anal), 3) Initiative vs. Guilt (Locomotor- Genital), 4) Industry vs. Inferiority (Latency), 5) Identity vs. Role Confusion (adolescence), 5) Intimacy vs. Isolation (young adulthood), 6) Generativity vs. Stagnation (adulthood) and 7) Ego Integrity vs. Despair (Maturity). For the purpose of the present study, we will focus on Identity vs. Role confusion (adolescence) and Intimacy vs. Isolation (young adulthood).

According to Erikson (1950) Identity vs. Role Confusion (adolescence) occurs approximately between the ages of 12 and 18 years old. This is the stage in an adolescent’s life when he or she are going through puberty. Adolescents during this age begin to see themselves as no longer being a child. Socially they realize an attraction to the opposite sex, have the ability to work, become a parent, and search for their own ideas and trustworthy people. Adolescents are constantly grappling with the concept of who they are and this often changes based on the time, place and situation in which they are in, based on social pressures. The confusion that accompanies this experience is

coined by Erikson as an identity crisis. The identity crisis is formed by the adolescent's need to have a self-identity but also a social identity with social pressures that may not completely coincide with each other. Adolescents attempt to solve this identity crisis by exploring different roles, values, and relationships. Adolescents that emerge with a sense of personal identity come through with a sense of worth to themselves and society. Those that have not resolved the identity crisis have a focus on personal commitment but without conviction for any societal cause (Erikson, 1950).

Following adolescence the next crisis to resolve is Intimacy vs. Isolation (young adulthood) which occurs approximately in individuals in their 20s. During this period, the formation of relationships between those of the same sex and those of the opposite sex are extremely important. These relationships help to enhance the individual's identity and allow for the growth of personality. If one fails at intimacy, they then retreat into isolation which causes relationships to be non-fulfilling and empty (Erikson, 1950).

Jeffery Arnett (1997) has re-evaluated the stages of both adolescence and young adulthood to explore how emerging adulthood fills a gap between these two periods in Erikson's theory in the context of the society and culture of the 21st century. This re-evaluation has developed into an area of study investigating what emerging adulthood is, how it is experienced by those living in it, and how it is characterized by those studying it.

Emerging Adulthood

What is emerging adulthood?

Erikson's stages place individuals in their 20s into adulthood. However, Arnett has challenged this idea with his concept of emerging adulthood for individuals in

western society. Studies have found that the perceived transition to adulthood is long and gradual for young Americans, extending into their mid to late 20's (Arnett 1997, 1998 & 2000).

Today, in the western world, including urban America, most people in their early 20's have not yet finished their education, do not have stable jobs or careers, and are not yet thinking about marriage or parenthood. Therefore, emerging adults are characterized as postponing adult commitments and responsibilities while completing their extended education, trying out and then establishing careers, and exploring relationships (Arnett, 2000).

Twenty first century culture in urban America, including the greater New York City area, enables the transition to adulthood to be drawn out. Although there is variability based on cultural and social backgrounds, many students are taking a longer time to graduate from undergraduate school and more individuals are advancing their education in graduate school (Berkner & Cataldi, 2002). College and graduate school enrollment has been found to delay transition to marriage and parenthood (Gaughan, 2002). Thus, as people are students longer, they are putting off their commitments characteristic of adulthood longer (Tanner, 2006) and spending more time in the transition phase.

Currently, people in their 20's have a distinct pattern of employment in urban America. As opposed to work during adolescence, emerging adults consider how their work experiences will lay the foundation for the careers they may have in adulthood (Arnett, 2000). However, emerging adults, as opposed to those in adulthood, tend to

change jobs frequently and often experience periods of unemployment between jobs (Hamilton & Hamilton, 2006).

The wide-spread cultural acceptance of birth control in the United States, for many societal groups particularly in urban areas, is another trend that has changed the pace of individuals transitioning to adulthood. Approximately 64% of women between the ages of 15 and 44 use some type of birth control (Microsoft Encarta Online Encyclopedia, 2007). “The invention of the birth control pill, in combination with less stringent standards of sexual morality after the sexual revolution of the 1960s and early 1970s, meant that young people no longer had to enter marriage in order to have a regular sexual relationship (Arnett, 2004, p. 5). Without having to enter marriage and have children in their early 20s, young people have the flexibility to emerge into adulthood at a slower pace than before.

Critics of Arnett’s concept of emerging adulthood agree that the transition to adulthood has become increasingly prolonged as a result mainly of economic changes in the 21st century. The question for some academics remains whether emerging adulthood should be considered a new stage of development and whether it is a universal (Hendry & Kloep, 2007). This question as to whether this can be considered a stage stems from the idea that adulthood is not reached in all domains at the same time. Reaching adulthood is dependent on both individual and societal perceptions (Hendry & Kloep, 2007).

Therefore, there are also times in which individuals regress from certain domains and progress in others at the same time. This concept argues that the transition to adulthood is as smooth as Arnett suggests (Hendry & Kloep, 2007). Another criticism of Arnett’s concept of emerging adulthood is that the idea of emerging should be applied to the entire

span of development not just between certain periods if it is going to be included at all (Hendry & Kloep, 2007). Lastly, the question still remains whether emerging adulthood is a universal concept or if it depends on the social and cultural context in which individuals develop (Bynner, 2005). In many developing countries for example, there is no room for emerging adulthood, many children move straight into adulthood without having any room for emerging adulthood (Hendry & Kloep, 2007).

Emerging adulthood has five main features: 1) it is the age of identity explorations, 2) the age of instability, 3) the self-focused age, 4) the age of feeling in-between, and 5) the age of possibilities (Arnett, 2004). In the 1970s, individuals as young as 21 had an education, had a more or less stable job, were married, were about to be married, were parents or were about to be parents (Arnett, 2004). These events caused young people to grow up and move into adulthood quickly. However, society has changed over time and, in turn, so has the perception as to what makes one an adult. Recent studies have found the most important criteria to westernized young people in their conceptions of their transition to adulthood are to be accepting of responsibility for one's self, making independent decisions, and financial independence (Arnett 1997, 1998; Greene et al, 1992).

How have researchers studied emerging adulthood and what have they found?

There are various ways in which emerging adulthood has and can be studied. Studies have been conducted using 1) questionnaires, 2) structured interviews, 3) life charts and 4) written accounts by subjects.

The most common way of studying emerging adulthood has been through the use of questionnaires. In an attempt to understand more about this time period before any

other research was conducted or this period of emerging adulthood was fully established, Arnett (1997a, 1998, 2001) used questionnaires to discover what individuals considered to be the criteria for adulthood. He found that students aged 18- 28 characterized adulthood by individualist criteria including: 1) accepting responsibility for the consequence of their actions, 2) deciding on their own beliefs and values independently of parents or others, 3) establishing a relationship with parents as an equal, and 4) becoming financially independent. He also found that role transitions such as marriage are of lowest importance to individuals in defining what makes an adult (Arnett, 1997a, 1998, 2001).

Following Arnett's explanation of this special and evolving period, researchers became interested in specific topics to explore in emerging adulthood. Galambos et al. (2006) distributed questionnaires five times: senior year of high school, one year later, two years later, four years later, and seven years later to follow intra-individual changes in depressive symptoms, self-esteem, and expressed anger during emerging adulthood. They found that as time progressed, depressive symptoms and expressed anger decreased, while self esteem increased. Specifically, as increases occurred in social support and marriage, psychological well-being increased as well. In addition, long periods of unemployment lead to higher depression and lower self-esteem.

Lefkowitz et al. (2004) and Barry and Nelson (2005) used questionnaires to examine religion in emerging adulthood. Barry and Nelson (2005) found that religious beliefs created differences in 1) what young people believe is necessary to become an adult, 2) the extent in which emerging adults feel they have achieved the necessary criteria, 3) the practices and beliefs of spirituality and 4) the behaviors that emerging

adults engage in. Lefkowitz et al. (2004) found that religion was the strongest predictor of sexual behavior among emerging adults and religiosity was associated with sexual attitudes in general. Specifically, Lefkowitz et al. (2004) found that those individuals attending religious services weekly were more likely to be sexually abstinent than those attending religious services monthly. In addition, individuals with whom religion was part of their daily lives had more conservative sexual attitudes than those who didn't view religion as part of their daily lives (Lefkowitz et al., 2004).

Standard questionnaires, such as identity and personality measures, that have been used by researchers to study individuals in other periods of Erikson's lifespan theory have also been used to study people during emerging adulthood. For example, identity and personality questionnaires have been used in various studies to examine identity in emerging adulthood (Schwartz et al., 2005). Schwartz et al. (2005) found identity exploration and flexibility in life alternatives were more likely to be found in emerging adults who adopted developmental individualization strategies and who possessed greater agentic qualities. The relationship between agency and identity also has been found to be consistent across ethnic groups during emerging adulthood (Schwartz et al., 2005). Various types of questionnaires focusing on different aspects of development have been used to study a wide variety of important factors that play a role in the construction of emerging adulthood.

Structured interviews are another way in which researchers have studied emerging adulthood. Researchers have used structured interviews with questions focused on concrete examples of their settings and role related behaviors during emerging adulthood (Cohen et al, 2003). One way to identify what to focus on in structured interviews is by

requesting participants to fill out a life chart going through ten years. They fill in where they live, work, study, and dates of important milestones or experiences. This helps to establish a framework for structured interviews that follow, as well as allowing the researchers to look at the specific areas in which participants deem important during this period in their lives (Cohen et al, 2003). Cohen et al. (2003) used narrative interviews to cover the specific areas of residence, finance, school, employment, romance and parenting, paying particular attention to school attendance, leaving the parental home, and marriage. These interviews were then used to look at patterns of transition across individuals in the emerging adulthood period. Levels of autonomy and individuation vary in the domains listed above. Although participants on average changed roles and assumed responsibilities, doing so was diverse and completed at different paces based on the individual. Most participants had periods of great independence followed by periods of more child-like behaviors (Cohen et al., 2003). This means that most individuals assumed adult roles in some of the domains listed above but the adult roles in those domains hindered adult role development in other domains.

Arnett (1998) also has used structured interviews to examine ways individuals during the period of emerging adulthood feel that they have or have not reached adulthood and what differentiates being a boy from a man and a girl from a woman. Arnett (1998) found that adult status was defined no differently for males and females. Both males and females identified adult status by three criteria: accepting responsibility for self, making independent decisions and financial independence (Arnett, 1998). The use of structured interviews provides a more in depth understanding than questionnaires of the various aspects that emerging adulthood entails.

Lastly, studies have used written accounts to study experiences during emerging adulthood. Narratives have been created by asking individuals to write about an important transition or change with respect to understanding themselves during emerging adulthood (McLean and Pratt, 2006). McLean and Pratt (2006) found identity status in late adolescence was related to meaning making in emerging adulthood. Identity exploration began at the very early stages of emerging adulthood and individuals gradually began to move toward a more reflective meaning making process in the development of life stories as the progression through emerging adulthood occurred. Relationships, mortality, and autonomy were the most prominent for meaning making during this period in which the life story was beginning to form (McLean & Pratt, 2006).

Mc Adams et al. (2006) used written requests for narratives by focusing on ten key scenes in a participant's life story. They found that, as individuals move through the period of emerging adulthood, they became emotionally more positive, showed greater levels of self differentiation and showed greater understanding of their own personal development (McAdams et al., 2006). Written narratives, much like narratives given orally by participants, gave a greater in depth understanding to researchers on the lives of individuals during emerging adulthood.

Gender

“For today's young people, both male and female, the road to adulthood is a long one” (Arnett, 2004, p. 3). Boys and girls are raised differently from the day they are born. Although, women and men are more equal in the 21st century than ever before, the ways in which they are raised with gender specific toys, activities and literature affects how they perceive their lives should be in the future (Cherney, 2005; Freeman, 2007;

Gilmour, 1999). As individuals move through life and become involved in society, there are aspects of life in which gender differences are prevalent while and other aspects in which gender similarities are more prevalent.

Men and women are biologically different. They are also often raised differently by their parents. Gender roles are culturally shared expectations that apply to males and females based on their socially identified gender (Eagly, 1987). Many evolutionary psychologists believe that, “to some extent, some of the differential cultural pressures of men and woman may be designed to counter unpleasant biological defaults. Boys are more likely to be disciplined for competitiveness than are girls, for example, and the laws against rape are designed to check men’s, not women’s compulsions” (Kenrick et al, 2004, p.82). The question, however, remains. Are gender roles consistent through time periods and cultures? Kenrick and Luce (2001) have found, “there is ample evidence that sex-role norms vary somewhat from society to society- men in traditional Scotland wear kilts; American women during the 1970s began to wear pants and hold jobs traditionally assigned to men” (Kenrick & Luce, 2000, p. 36). Today, we live in a society where women are as likely to be employed as men. (Kahne, 1991). Woman must work in order to contribute to the household income and help survival of the family. “Woman’s assertiveness has increased during the last 20 years, such that many recent samples show no sex differences in this trait” (Abele, 2003, p.768). This increase in assertiveness is related to the status and roles that woman hold today in society (Abele, 2003).

Can one assume that gender similarities and differences vary based on societal norms and developmental stages in life? Researchers have found, “gender identity and perception of gender roles in school-age children are strongly influenced by peers”

(Notman, 1991, p. 123). During adolescence it has been found that attachments to parents shift and support begins to come from peers which helps adolescence to form their adult identity. In addition, during adolescence both males and females begin to explore new roles and feel freedom from the strict gender roles stereotyped for them as younger children (Notman, 1991). It also has been shown that at times when males and females have similar difficulties, for example, getting along with in-group members, both genders have similar adaptive mechanisms (Kenrick & Luce, 2000). This means both males and females share similar behaviors to adapt to society such as being highly selective when choosing their mate. Hence, when faced with the same types of problems at the same period in their lives there is a good chance that males and females will try to resolve these issues in a similar manner. In addition, males and females also are both highly selective in choosing their lifetime partners (Kenrick & Luce, 2000). This again highlights similarities that may exist between males and females, specifically when considering a mate during emerging adulthood.

Gender: Emerging adulthood

Men and women are socialized differently throughout childhood and adolescence (Chodorow, 1978). These differences in socialization have important implications in emerging adulthood (Sneed et al, 2006). Women tend to maintain closer relationships with their parents during the transition to adulthood than men (Rice, 1990). Men, more than women, view the separation from their parents as promoting increased independence (Moore, 1987).

Researchers have focused on gender differences in various aspects of the lives of emerging adults. Nelson et al. (2007) studied emerging adulthood by using an online

survey completed by mothers, fathers and children. Nelson et al. (2007) found fathers, more than mothers, believed compliance with norms was an important criteria of reaching adulthood. Family was more important to mothers than fathers in determining adulthood, and maturity was endorsed more by mothers than fathers in determining when adulthood begins. Nelson (2007) also found that emerging adult women more than men believe maturity and norm compliance was more important in becoming an adult.

Sneed et al. (2006) studied gender differences on family contact, finance and romance during emerging adulthood, using participant developed life chart timelines and structured questionnaires. Family contact decreased among both men and women, but more rapidly in men. On the other hand, both finance and romance increased for men and women during emerging adulthood (Sneed et al., 2006).

Views on sex during emerging adulthood also differ based on gender. Both men and women are looking for marriage eventually. However, prior to marriage, men, during emerging adulthood, see sex in a recreational way, while women, during emerging adulthood, see sex as an emotionally more intimate relationship (Arnett, 2004).

Narratives

Eliciting narratives, as a means of collecting and analyzing data for psychological research, has become more common in the past few years. “A narrative is a story about people, events, settings, and times told from the narrator’s point of view” (Bearison, 2006, p. 17). Narrated life stories center around a theme, representing biographical experiences, derived from past experiences, future expectations, and current situations (Rosenthal, 1993). Narratives must create a sense of autonomy that one has one’s own will, freedom, and responsibility but they must also relate the self to others, including

friends, family, and institutions (Bruner, 2002). Narratives must involve a teller and include a listener or reader (Bruner, 2002). As opposed to interviews, narrative stories express the teller's point of view rather than the interviewer's (Bearison, 2006; Bruner, 2002). Researchers are able to examine how individuals construct meaning in their lives and how they explain key life events, goals, motivations, and feelings over time by the use of narratives (Roy & McAdams, 2006).

According to Bruner (2002), in order for a narrative to have meaning something unforeseen must happen. "Narrative gives us a ready and supple means for dealing with the uncertain outcomes of our plans and anticipations (Bruner, 2002, p. 28). Stories of development, called spontaneous autobiographies, are made up of smaller stories, each which become significant because they make up a person's life (Bruner, 1990). "From a narrative perspective, lives may be viewed as complex stories evolving over time, and human beings may be seen as proactive and integrative storytellers who work with the narrative resources culture provides to make sense and purpose out of their lives" (Roy & McAdams, 2006).

"In late adolescence and young adulthood, people living in modern societies begin to reconstruct the personal past, perceive the present, and anticipate the future in terms of an internalized and evolving self-story, an integrative narrative of self that provides modern life with some modicum of psychosocial unity and purpose" (McAdams, 2001, p. 101). Although life stories are based on biographical facts, they go beyond these facts in that people individually select experiences and, with their own imagination, create both their past and future (McAdams, 2001). "Life stories reflect cultural values and norms,

including assumptions about gender, race and class” (McAdams, 2001, p. 101; Singer, 2004).

“To understand the identity formation process is to understand how individuals craft narratives from experiences, tell these stories internally and to others, and ultimately apply these stories to knowledge of self, other, and the world in general” (Singer, 2004, p. 438). Socio-cultural contexts shape how we create narratives from “raw” experience and then what meaning we make of the narratives that we create (Singer, 2004). Narratives allow us to meet the demands of social roles, cultural and historical niches in which we belong (Singer, 2004). “Narrative identity emerges from and remains sensitive to developmental crisis throughout our lives” (Singer, 2004, p. 447). Narratives allow individuals the ability to freely explore their unique way of dealing with issues without worrying about saying the wrong thing (Bearison, 2006).

For all of the reasons, narratives are an important aspect in the present study. Narratives will allow the participants to explore their own understanding of their lives as opposed to the interviewer’s understanding and expectations. It will also allow the participants to create their own stories about who they are and what their lives are like during emerging adulthood.

Aim of current research

This study is designed with the concept that emerging adulthood is a legitimate validated stage of development in western society. The purpose of the present study was to explain how males and females experienced emerging adulthood both similarly and differently in urban America. Specifically, through the use of narratives which will allow the participants to create their own stories about their lives during emerging adulthood,

the focus of the present study is to understand what is prevalent in the lives of males and females during emerging adulthood. Looking more closely at the themes and critical events spoken about by individuals in their narratives and how they are similar and different within and between gender will allow the researcher to examine what is important to both males and females during emerging adulthood.

How does the present study differ from others?

The present study will enhance the literature on emerging adulthood in a variety of ways. First, many of the studies that were previously discussed took place in universities or began in universities and continued forward. Therefore, the majority of emerging adulthood literature focuses on individuals between the ages of 18 and 25. However, it has been noted that emerging adulthood may extend into the late 20s. If we are to consider emerging adulthood to span through the 20s, then it is important to conduct research with participants during this time frame. The present study will focus on emerging adults in the later stages of emerging adulthood, including individuals between the ages of 23 and 28.

Second, universities are a very special cultural niche in which students are free to express themselves and live differently than in other cultural arenas. As many studies have previously been done with university populations, the present study will explore individuals in urban America, specifically the New York City area. Each region in the US and globally has specific cultural norms that influence the behavior and lives of individuals living there. This is the case for emerging adults as well. The present study will provide insight into the specific experiences of emerging adults in a very progressive and culturally diverse region, New York City and the immediately surrounding areas.

Third, the present study will probe into not only at the present experiences of the emerging adults but also will be asking retrospectively at how participants view their life and experiences in the past five years as well as how they expect their life to be in the near future. Therefore, the present study will probe individuals to speak about their lives in a wider time span than just the present moment. This will create the opportunity for the individuals participating in the study to talk about their lives in a broader scope and have the opportunity to develop the narratives about who they are during emerging adulthood.

Fourth, gender differences have been looked at secondarily to other aspects of emerging adulthood in previous studies (Cohen et al., 2003; Lefkowitz et al., 2004; Rice, 1990). Focusing on gender similarities and differences in the present study will enhance researchers understanding of the experiences of males and females during emerging adulthood. Further, the present study will help those in contact with males and females in this period of their lives to acknowledge how they differ and are alike in various aspects of life struggles and celebrations.

Finally, the present study will elicit narratives from open-ended questions rather than structured interviews. This will allow participants to discuss what they believe is important, rather than what the researcher believes are important topics about emerging adulthood. It also will allow the researcher to gain a deeper understanding about feelings, activities, relationships, and beliefs that are present in individuals during emerging adulthood.

METHOD

Participants

Participants were 15 males and 15 females between the ages of 23 and 28 who lived in or around New York City. There were no other requirements to participate in the study.

Recruitment was conducted via advertisement on a well known website called craigslist.com. The posting stated, “Are you interested in participating in a research study about people between the ages of 23 and 28 that live in the New York City area? If you: 1) are between the ages of 23 and 28 (inclusive), 2) live in NYC or the surrounding area, 3) are willing to talk about what your life was like previously, what it is like currently and what you expect it to be like in the future, please email me or call me to set up an hour interview to talk about your life. For your time, you will receive \$10 upon completion of the interview.” This allowed the researcher to obtain a diverse population in the New York City area.

Procedures

Interested individuals responded to the ad on craigslist.com via email or phone to schedule a time to meet with the investigator. Once they met, the investigator reviewed the consent form with the participant and asked him or her to sign the consent document. The study was then conducted at the CUNY Graduate School and University Center. No one else besides the PI and the participant were in the room. Participants were paid \$10 to participate.

Participants were asked the following open-ended questions. If participants did not expand on their thoughts or ideas probes were used to facilitate the narrative telling.

1. Tell me about who you are currently.
 - a. (Probe 1) Tell me what your life is currently like, including any notable events or experiences.
 - b. (Probe 2) Tell me what is important in your life
2. Tell me about who you were five years ago.
 - a. (Probe 1) Tell me what your life was like five years ago, including any notable events or experiences?
 - b. (Probe 2) Tell me what was important in your life
3. Tell me about who you want to be in five years from now.
 - a. (Probe 1) Tell me what you expect your life to be like five years from now, including notable events and experiences?
 - b. (Probe 2) Tell me what you expect will be important in your life
4. Tell me about a time in your life when things didn't go as planned

The purpose in asking the questions “who are you” and “what is your life like” was to get the participants to expand upon their descriptions of who they are in their narratives. Asking what their lives were like allowed them to explore, through their daily experiences, how they view themselves within the context of their everyday life and interactions. In addition, the purpose of asking what was important to participants in their lives, was to probe even further so that while developing their narratives they would be able to then clarify for themselves those experiences and interactions that were important to them.

Interviews took on average between a half an hour to an hour and were audio-taped. The tapes were transcribed and the transcription was used for the analysis. At the end of the interviews, participants were given a piece of paper with questions about their age, gender, race, education, occupation, residence, living situation and socio-economic status. This was filled out by all participants after the interview (so it did not interfere with any of their responses to the interview questions) to allow the investigator to get a overview of the population that participated in the study.

Analysis

The focus of the present study is similarities and differences in the experiences of males and females in emerging adulthood. Therefore, the analyses allowed for insight into the experiences of both male and female participants. The following analyses were conducted: 1) Overall descriptive analysis, 2) topic/Theme coding and 3) critical events analysis. These three analyses made up the various components of a person's experiences. They each investigated a different facet of a person's life and, when put together, a full experience occurred. Each was analyzed by comparing and contrasting male and female narratives, taking into account whether they were discussing their past, present or future. However, it is important to note, that although individuals were asked to talk about their past, present and future, no matter which point in their life they were discussing, it all inevitably related to how they saw themselves and their lives in the present. Asking about the past and future, however, helped to provide context to their present lives and often helped to prompt their thinking about current events in their lives.

Demographics. It was important to ensure that the male and female populations that participated in the present study are similar before their narratives were compared

and contrasted. Therefore, the first analysis conducted in the present study was an overview of the population. This provided information to the investigator as to who made up the participant pool.

Topic/Theme Coding. Experiences that are important in defining an individual often repeat themselves in that individual's narratives and stories. These experiences, which are most important and influential, emerged as topics and themes throughout the participant's narratives. These topics and themes that recurred in the participant's narratives provided insight into their most important and influential experiences and allowed the researcher to compare these experiences within and between genders. Therefore, the second analysis conducted in the present study was a topic/theme analysis.

In topic coding, the researcher placed passages from narratives into topic categories (Richards, 2005). Topics were defined as a subject of discussion or conversation. Themes were defined as an implicit or recurrent idea. In other words, the themes were coded as the high level categories of discussion that occurred throughout the narratives. Topics were the secondary more specific categories that can be placed together to create the higher level topic. Looking at themes and topics that surface from narratives of emerging adults allowed researchers to better understand what topics and themes are characteristic of males and females during this time-period. By asking about the past and how they were expected to change in the future, the participants' narratives also allowed the researcher to evaluate these themes and topics from a broader perspective than just who the participants were at the moment of the interview. For each narrative, themes were coded and placed into a code list, separated by current life, past five years and future five years. The separation by time-period was done because this was

how the questions were asked of the individuals. However, the time-periods should be used to get a broader sense of how the participants see themselves in the present.

Following the high level coding of themes, the researcher coded the statements made by the participants into more specific topics. This allowed the readers to understand what specific items were discussed in each theme to create a more detailed understanding for the reader of the content of the narratives.

There are five main features that describe an emerging adult (Arnett, 2004). These are: 1) identity explorations, 2) instability, 3) self-focused, 4) feeling-in between and 5) age of possibilities (Arnett, 2004). Recent studies have also found the most important criteria for young people in their conceptions of transition to adulthood are accepting of responsibility for one's self, making independent decisions and financial independence (Arnett 1997, 1998; Greene et al, 1992). Therefore, as a starting point, themes were placed in the following nine categories: 1) identity- narratives about who they are and what they want out of life, 2) instability- narratives about shifting of choices and life plan, 3) self-focus- narratives about daily obligations and commitment to others 4) feeling in between – narratives about feeling like being a kid or an adult, 5) possibilities- talk about future directions and expectations, 6) responsibility for one's self- narratives about responsibilities in life for self, 7) independent decision making- narratives about decisions made without influence of family, friends or others, 8) finances and financial independence- narratives about financial decision without help or influence of others and 9) other (Arnett, 2004). Any themes that were placed into a category other than the nine previously outlined were reviewed for the number of times each of those themes were mentioned in all participants' narratives. If these other themes were present in more than

five narratives, the theme became its own category. Topics were then coded within the themes to provide more detailed information as to what the participants were discussing specifically in each theme. Themes and topics were then compared between males and females, taking into account past, present and future to find similarities and differences between topics discussed in the broader emerging adulthood period rather than just today.

Critical Events. Events make up a person's life and, therefore, a person's narrative. Events are experiences that individuals participate in throughout their lives. Critical events are experiences that change people's lives. Therefore, the third analysis in the presents study was coding critical events.

“Specific events are key determinants in how we recall our life experiences” (Webster & Mertova, 2007, p. 71). The present study elicited narratives on life and experiences of individuals during emerging adulthood, how they viewed their experiences previously and what they expected their experiences to be in the future. “Because events are critical parts of people's lives, using them as a main focus for research provides a valuable and insightful tool for getting at the core of what is important” (Webster & Mertova, 2007, p. 71). First the investigator reviewed the narratives individually to extract and list the critical events in each narrative. Critical events were defined by revealing a change of understanding or worldview of a narrator (Webster & Mertova, 2007). An event was critical if it has impacted the participant in a work/professional related role, was traumatic or distressing to the participant in some way, was of interest to the public, or had a risk in the form of personal exposure (Webster & Mertova, 2007). Three types of critical events were coded 1) extrinsic-- historical or political events, 2) intrinsic-- events that occurred in the natural progression of a career

and 3) personal-- events related to family, illness, etc. (Measor, 1985). Critical events were then compared between males and females to see if there were similarities and differences within gender.

Inter-rater Reliability. In order to control for inter-rater reliability, the investigator had another individual review and code five narratives. If there were significant (more than five) coding differences, the investigator and other individual re-reviewed the narratives and codes together coming to consensus about the coding.

RESULTS

Inter-rater Reliability. An individual, other than the principal investigator, coded five narratives for each analysis. There were less than 20 paragraphs across all five narratives that were coded inconsistently between the researcher and the independent coder across the five narratives. After the coding was completed independently, the outside individual and the researcher went through the codes together to ensure consensus on the coding.

Demographics.

Age.

The average age of participants (male and female) was 25.36 years. The average age of females was 25 years and the average age of males was 25.7 years.

Education.

The educational background of participants in the study varied. Twelve of the participants had a college education. Six of those, with a college education, were female and six were male. Seven others had some college education including one female and six males. One male reported that he has an associates degree. Eight females were in graduate school while no males were in graduate school. Two males reported high school education.

Race.

Race was diverse in the individuals participating in the study. Thirteen subjects were Caucasian, eight of them were female and five were male. Five participants were African American, one of whom was female and the other four males. Four participants were Asian, three female and one male. Three participants were Hispanic, two male and

one female. Three male subjects were Latino. One female was Filipino and one female was Polish.

Socio-Economic Status.

Subjects rated their own socio-economic status on the demographics page (see appendix B). This was not based on any specific income, it was just based on how they viewed themselves in society. Five participants, including three males and two females were in the lower-class. Three males were in the lower-middle class. Twenty participants were members of the middle-class (12 female and eight male). One female subject was upper/middle-class. One male did not report his socio-economic status.

Living Situation.

The living situation of participants in the study varied. Ten participants, seven male and three female, reported living with their parents/family. Six participants reported living alone, including four females and two males. Eleven participants live with roommates, six female and five male. Two females lived with spouses. One of the two females also lived with a child. One male did not live with others and in addition did not have an address that was his permanent home, he moved from shelters to shelter and at times slept on friend's couches, he classified himself as homeless.

Topic/Theme Coding.

Tell me about who you are.

Participants were asked about who they currently are, who they were five years ago, and who they expect to be in five years from now. A variety of topics and themes emerged in response to the questions based on these three time periods and gender. Table 1 outlines themes emerging from who participants were by gender and time-point. It is

important to note that the data has been broken out by time point, but these time periods were used as guides for the participants to discuss their lives during emerging adulthood in a broader sense than just the current time. This table also outlines topics that developed in the themes.

Table 1 Male and female responses to the question who are you across time periods

Theme	Female Topics Current	Male Topics Current	Female Topics Five Years Ago	Male Topics Five Years Ago	Female Topics Five Years From now	Male Topics Five Years From Now
Identity	Education, place in family, job title, marital status, family status, career ambitions, getting pregnant	Education, place in family, job title, marital status, living situation, career ambitions, military status	Education, job title, relationship status, living situation	education, expectations in life, relationship status, military status, social life	job title, marital status, family status, successful	education, job title, marital status, family status
Instability	moving from one career to another, quitting work to have children, changing colleges, majors, and degrees, moving around from place to place, relationships	moving from one career to another, want one career but taking another for financial reasons, changing colleges, majors, and degrees	Change in career, changing majors, moving around from place to place	Change in career, changing majors, moving around from place to place	Change in career, change in living situation	Change in career, change in living situation
Finances	Cannot afford to go to school, trying to save money, multiple jobs to make enough money to live	Cannot afford to go to school, paying off debt, make enough money to live, cannot afford extras	Cannot afford a lot, paying off student loans, broke, living pay check to pay check, afford rent	Save money, not as many bills, made less money, military paying for school	Make more money, support self financially, financially secure	Make more money, support self financially, financially secure, pay off debt
Possibilities	change in career, change in living situation, change in family status	change in career, change in educational status, change in family status	Higher education, meet husband	Higher education, buy whatever want, move to NYC, military pay off college, go to NBA	Career success, marriage and children, traveling, building own family	Education, marriage and children, traveling, having nice things
Self focus	responsible for teaching others, work and commute, take care of mother	take class and intern	Do things for boyfriend or husband, getting out of house	Move in with fiance, work, date, take care of friends, take care of family	Take care of family, help others, take care of friends	Start own family, take care of family

Feeling in between	live with extended family, no privacy, still figuring it out	live with family while in school, trying to succeed	Getting out of house	No money as child so spend all money when make it now		
Independent decision making	Changing college, marriage isn't working, can do better, finding balance between work and family		Deciding on whether or not to go to college	Making decisions for self, making decision to join military	Decide on career	Proud of own decisions
Responsibility for one's self	Finding balance between work and family	No more drinking alcohol	Couldn't be responsible for other, had to be responsible for self	Worry about self and own money		

Who you currently are.

A variety of themes emerged in response to the question about who the participants currently were. Identity was the most prevalent theme among both males and females. Identity was a theme found in 100% of females' and 100% of males' narratives. They most often talked about who they were and what they wanted out of life.

Females, when talking about who they were, focused on such topics as education (n=13), place in family (e.g. only child, youngest child; n=4), job title (n=4), marital status and family status (eg. mother; n=7). For example, one participant described herself by focusing on her career and job title. She stated, "I am an attorney. I practice corporate law. I live on the upper east side of Manhattan with my husband and our one year old daughter." This description of her identity was how she differentiated herself from others. Women also spoke about what they wanted out of life. This included topics such as career ambitions (n=7), trying to get pregnant (n=2) and pursuing education (n=3). Another participant identified herself based on her career and her higher education status. She described herself by stating, "I am a teacher I just finished graduate school in May."

Males, when talking about identity, focused on, topics that included education (n=9), military status (n=2), job title (n=7), state from which they were born (n=2), marital status (n=2), place in family (n=1) and where and with whom they were living (n=4). One male participant identified himself as a student in college membership in the military. He stated, "I am a student, third year at Brooklyn College. I am also in the Army Reserves." Male participants also spoke about what they wanted out of life. Specifically, some males spoke about career ambitions, others focused on pursuing education, similar

to the focus of females. For example, another male identified himself through his higher education and upcoming career goals. He spoke about himself by stating, “I am going to Columbia Medical School to hopefully become a nurse anesthiologist.”

Less prevalent themes also occurred when asking males and females about who they currently were. Second in frequency to talking about identity, participants, both male and female, spoke about instability. Instability was defined as talk about shifting of choices and changing life plans. Instability was spoken about by 53% of women and 46% of men. Topics in this category varied in males and females.

Females, when talking about instability, spoke about topics including divorce and moving on (n=2), relationships being broken up and starting new relationships (n=2), quitting work when having a baby and going back in a few years (n=1), changing colleges, majors and degrees (n=3), working multiple jobs (n=2) and moving from one state to another (n=3). For example, one woman stated, “I am an art historian so I just want to pursue my career as an art historian, that is what I am doing for a living and I am doing some waitressing and that sucks, but I have to do it otherwise I could not afford to live here in New York. And I love my life, I am just, I have just broke up with my husband”

Males, when talking about instability, spoke about topics such as changing colleges, majors and degrees (n=6), moving from one career to another (n=2) and wanting to take on one career but needing to take another due to financial reasons (n=1). Although many of these topics were similar to those topics females discussed, more females spoke about some type of relationship change while males spoke most often about education and career. One male stated, “. . . . I moved out here (with girlfriend)

about a year ago to kind of like advance our artistic like vision and stuff like that. And the music stuff has sort of a similar, I have always played music, I have played in bands and like reggae stuff, some rock and roll stuff, but neither thing has ever become like a full time gig, it's just, I would like it to be but I have bills and loans and all that stuff and I kind of like having a decent quality of life, so I am trying to do both, like burn both ends of the candle and stuff.”

Financial responsibility was discussed by 26% of females. When talking about financial responsibility, females spoke about affording to go to school (n=20), trying to save money (n=2) and working multiple jobs (n=1). One female participant said, “Because of the fare hikes and having to pay tuition, I wasn't exactly able to pay for the bus fare to get to and from school and, you know, so I started crashing at a friend's house and, at this point, I pretty much moved in with them.” Similarly, financial responsibility was discussed by 26% of males. When talking about financial responsibility, males spoke about affording to go to school (n=1), paying off debt (n=1) and making enough money (n=3). For example one male participant stated, “I got accepted at Fordham as a transfer student but because of the credit market and my outstanding student debts, I probably wouldn't be able to get all the money I would need to go back to school, so I pay that off first and then go back next fall.”

Another theme, when talking about who the participants currently were, was possibilities. Possibilities were discussed by 40% of females. They discussed topics such as changes in careers (n=3), changes in living locations (n=1) and changes in family status (e.g., marriage and children; n=2). One woman stated, “I have a year left and I am graduating with a Bachelors in Psychology and, from there on, I am deciding to move

from here. I do not want to live here anymore. I am talking to my fiance about that and we are thinking about either (moving to) Florida seems comfortable because I also want to follow through with animation career”

Possibilities were discussed by 20% of males. When males spoke about possibilities, they focused on similar topics as did women including changes in careers (n=2), changes in educational status (n=1) and changes in family status (e.g., marriage and children; n=1) -- “I am going to be starting my own company soon. I am getting the finer points mapped out.”

Self focus was another theme that was spoken about in the narratives. Self focus was found in 26% of female narratives. When discussing self focus, females spoke about topics including being responsible for teaching others (n=1), working, commuting (n=2) and taking care of their mothers (n=1). For example, one female described her obligations and commitments to others by describing her daily life of work and responsibilities. She explained, “I have to be in the field every weekday and it is really tiring and, you know, I have to drive the boat and trying to find the lake and the station and I am brand new to this project and I am feeling a little without help, you know, and other people are just staying there and watching me drive and no one could give me a hand or something.”

Self focus was found in the narratives of 13% of males. Males, when discussing self focus, spoke about taking classes and interning (n=2). One example is when a participant said, about his internship, in which he took care of at risk children, “I couldn’t let them get to me because I had other classes after that; I had two classes. I had to do an internship from 9 am to 1:30 and I had a 2 pm class and a 5:30 pm.”

Another theme found in narratives about who the participants thought they currently were was feeling in between. Feeling in between was spoken about by 13% of females and 13% of males. Females spoke about feeling in between by mentioning topics of living with their extended families (n=1) and, therefore, having no privacy (n=1) and still trying to figure it all out (n=1) -- "I live with my family. It is a large extended family. I live with a lot of people, at least seven people live in the apartment so privacy is very difficult. I have a fiance and we are deciding on, you know, planning our own place, but because of money issues, we are taking it slow." Males also spoke about living with family while in school (n=1) and trying to succeed (n=1) -- "I live with my parents while I'm in school."

Independent decision making was a theme only in the female narratives. Independent decision making was spoken about by 20% of females. They spoke about topics including changing colleges to do what they wanted (n=1), finding balance between work and family (n=1) and deciding that their marriage wasn't working (n=2). For example, one woman said, "I have always been into art but my mom always told me not to go for it, and now I am old enough to actually make my own decisions."

Lastly, responsibility for one's self was found in 6% of male and 6% of female narratives. When speaking about responsibility for self, one female talked about balancing work and family. One woman explained, "It is hard finding a balance between work and having a family and trying to find time to work out, you know, have some enjoyment. Sleep just seems to never enter the picture." One male, on the other hand, spoke about deciding not to drink any more alcohol -- "I have an older sister who has a son. The son's father died from alcohol. So I do not drink."

Tell me about who you were five years ago.

A variety of themes were talked about in response to the question about who participants were five years ago. Similar to the questions about who the participants currently were, identity was the most prevalent theme for both males and females. Identity emerged in 100% of both male and female narratives. Participants were still focused on who they were and what they wanted from life.

Females, when talking about who they were five years ago, in the theme of identity focused on topics such as education (n=13), job, relationships (e.g., boyfriend, in love, married; n=5) and living situations (e.g., state or country living in; n=5). Most prominent topics revolved around education, specifically college and high school. They also spoke about what they wanted out of life. This included the most prevalent topic, preparing for higher education. One example of a female speaking about higher education was, “I was, what would that make me 18, just going to college, I was kind of naïve.”

Males, when talking about identity and who they were, focused on topics about education (n=9), relationship status (n=2), social life (e.g., partier, gambler; n=5) and military status (n=2). They also spoke, similar to females, about what they wanted from life. Specifically, males focused on pursuing an education which was similar to the focus of females. Males also spoke about expectations they had for their lives (e.g., be a professional basketball player, being able to achieve more) (n=3) which was not a prominent theme in the narratives of females. For example, one male participant explained, “I was more outdoors, playing basketball, competitive. I was really competitive. I just had that killer instinct. Like I just wanted to become the best I was outside the house. I was doing great in school. I wanted to go to the NBA.”

Less prevalent themes also occurred when asking both males and females about who they were five years ago. Second in frequency for both male and female participants, and in consistency with the narratives questioning who the subjects currently were, was instability. Instability was found in 53% of female narratives and 60% of male narratives. Instability was defined as talk about shifting choices and life plans. Topics in this category between males and females were similar.

Both females and males when talking about instability focused on changes of majors in college (females n=3; males n=3), moving to various places in the country and outside the country (females n=2; males n=2) and changing career choices and jobs (females n=2; males n=2). For example, one female participant stated, “I wanted to do advertising. Actually, I didn’t know what I wanted to do but I thought that was it I had a lot to learn five years ago.” Similarly, a male participant stated, “Five years ago I didn’t think I was going to be going to medical school and moving to New York City. I always thought I always would be in central New York, possibly move to Florida or something. It is completely different than what I thought.”

Other themes in the narratives were based on the question, “Who were you five years ago?” These themes included talk about: finances and financial responsibility, possibilities, self-focus, feeling in between, and responsibility for ones self and independent decision making.

Finances and financial responsibility was discussed in 26% of female and 53% of male narratives. When talking about finances and financial responsibility, females spoke about being broke (n=1), not being able to afford a lot (n=2), paying off student loans (n=1), living pay check-to- pay check (n=1) and being able to afford rent (n=1). A female

participant explained, “. . . . well, it was really hard and all the money I saved up during college, I was basically living off my savings. And it was really hard to ask my parents for money because I was really independent all four years and it was just like, like a blow to my pride” Similarly, males, when talking about finance and financial responsibility, spoke about saving money (n=3), having less bills (n=2), making less money (n=2) and using military money for school (n=1). One male explained, “Definitely like kind of crazy. Trying to do everything and being broke and trying to make money and like all that stuff.”

Another theme was possibilities. Possibilities was discussed in 20% of female and 26% of male narratives. When females spoke about possibilities, they discussed higher education (n=3) and having a husband (n=1) --“I applied to my dream school, Columbia, and I got into my dream program, developmental psychology. . . . I met my husband on a blind date and we started dating and we moved in together.” When males spoke about possibilities, they focused on some similar concepts including moving to New York City (n=2), higher education (n=2), buying whatever they wanted (n=1), being a professional athlete (n=1) and having the military pay off school (n=1). One male participant explained that five years ago, “I just had a lot more expectations. And I thought I was going to live up to those cause, you know, that is why I was in the military.”

Self focus was another theme found in the narratives about who the participants were five years ago. Self focus was present in 26% of female and 40% of male narratives. When discussing self focus, females spoke about getting out of the house (n=1) and doing things for their boyfriends and husbands (n=4) -- “I got married to my college sweetheart and we met in college back home in the Philippines so I actually had

to move for him.” Males, on the other hand, when discussing self focus spoke about working (n=1), dating (n=2), moving in with their fiances (n=1) and taking care of friends and families (n=3) -- “I mean, for years it would be like you, pay my way and it seems like he (friend) never has any money and, when he does, he wants me to support him.”

Another theme was feeling in between. Feeling in between was present in 33% of female and 6% of male narratives. Females topics in the theme of feeling in between included asking parents for money (n=2), parents pushing them about jobs (n=1) and stresses of having to act like a grown-up and trying to move out of the house (n=2). A female participant explained that five years ago, when speaking about her mom, “She was like well you should be getting 10 interviews a day and I am like, really, that would be great. But she has only been on like one interview in her life because she (her mom) has been working for the same company for the last fifteen years. And we get on each others nerves.” One male spoke about not having a lot of money as a child so buying, whatever they wanted, when they made some money. A male participant explained, “. . . . but before it was just all about spending money and buying my own things, didn’t have much as a kid. I did not have nothing. I always had something but I have always envied, I don’t know, when I was a kid I always wanted more than I had”

Independent decision making was another theme. Independent decision making was present in 6% of female and 20% of male narratives. One female spoke about which college to go to -- “So my parents were like, why don’t you go to the University of Florida and you won’t have to owe anybody anything. And when you want to go to grad school, we will help you pay for grad school. So, by then, we will save up some money

so we can help you pay for your education. So I said, 'No way. No way in hell am I going to the University of Florida.' Males spoke about deciding to join the military (n=1) and having to make decisions themselves (n=2) -- "The most five years ago, the most of it was like a blur. I mean I joined the military then. The years just flew. . . . one day, I just felt like, I was in school, but I guess I felt like I could be doing more."

Lastly, responsibility for one's self was found in 20% of male and 13% of female narratives. When speaking about responsibility for self, females talked about themes including not being able to be responsible for another but having to be responsible for self (n=3). One female explained, ". . . . we realized we were married too young and we couldn't be responsible for one another." Males, on the other hand, spoke about worrying about self and their own money (n=3) -- "I was living in Boston and, being a student, working part-time and when I wasn't working-- working full time, going back home occasionally."

Tell me about who you want to be in five years from now.

There were a variety of themes in response to the question about who the participants wanted to be five years from now. The most prevalent theme was possibilities. Possibilities was in 93% of male and 93% of female narratives. The major focus in these narratives was on talk about the future and expectations.

Females, when talking about who they wanted to be five years from now, focused on topics, such as career success (n=8), marriage and children (n=8) and traveling (n=2). The most prominent topic was making an impact in career and building a family life of their own. A female participant explained, "I want to be a creator, I want to create and to, you know, put together my own exhibitions I want to be married in five years."

Males, when talking about possibilities, focused on some topics that were similar to the focus of females, however, other topics emerged as well. Possibilities included completion of education (n=9), traveling (n=3), marriage and children (n=5) and having nice things such as a nice car and house (n=2). A male participant explained, “I want to have school out of the way in five years. Five years, I hope to at least have my first house or second and I wouldn’t even mind settling down.”

The second most common topic, when asked about who participants wanted to be five years from now, was finances and financial responsibility. Finances and financial responsibility was found in 40% of female and 60% of male narratives. Both males and females spoke about wanting to make more money than they currently made (female n=4; male n=6) and being able to support themselves and being financially secure (female n=4; male n=4). For example, one female participant stated, “I am hoping to be a mom and I am hoping we can save enough money so we can move out of this crummy apartment.” Males also spoke about having their debt paid off (n=3). For example, one male participant stated, “Definitely do not want to have any damn debt. Maybe student debt but no other debt.”

Other themes occurred when asking both males and females about who they wanted to be five years from now. These themes included: identity, instability, self focus and independent decision making.

Identity was spoken about in 40% of female and 46% of male narratives. When talking about identity, females spoke about topics including family status (e.g., having kids) (n=4), jobs (n=4), marital status (n=6) and being successful (n=2) -- “I want to still be teaching Personally, I’d like to be married by then or maybe have a kid or two,

if not, then I will be fine, if I don't have any kids." Similarly, males, when talking about identity, spoke about educational status (n=1), job title (n=5), marital status (n=4) and family status (e.g., having kids) (n=1) -- "I want to be that person that kids look up to I believe I want to be a teacher."

Another theme was instability. Instability was a theme in 26% of female and 33% of male narratives. When females spoke about instability, they discussed topics about changing where and with whom they lived (n=2) and changing careers (n=3). For example, one female participant explained, "I hope to have some worldly experience too, like some people I know have taught English in Asia or Europe and if I don't get a job that I want right now, then I kind of want to do that for a year or two and get that worldly experience." When males spoke about instability, they focused on similar topics, such as changing careers (n=5) and changing where and with whom they lived (n=1). For example, one male explained, "It's a tough question, but I will try to answer, possibly have finished my college education, maybe, I am not sure, maybe, I would like to get an English degree. I eventually want to be able to work full time outside the US. Maybe immigrate somewhere but I am not sure where yet."

Self focus was another theme in the narratives about who participants wanted to be five years from now. Self focus was present in 26% of female and 6 % of male narratives. When discussing self focus, females spoke about topics including family (n=2) and helping others and taking care of their parents (n=2). One female participant stated, "First of all I hope my parents are still healthy and happier. And hopefully, I could bring them here to the states but I am not sure I will always remember to teach my kids Chinese because it is hard to learn when you are older." Males, when discussing self

focus, spoke about starting and taking care of their own families (n=2). For example, one male said, “I would like to be able to have at least some money so I can start my own family.”

Lastly, independent decision making was found in female and male narratives when talking about who they wanted to be five years from now. Independent decision making was present in 6% of female and 6% of male narratives. One Female spoke about topics including making career decisions -- “Hopefully, I will become a doctor. There are two tracts right now, my father is a dentist and my mom wants me to become a dentist and my father also wants me to become a dentist because he got his own office, his private office, so if I become a dentist then I can take over the family business. But I’m not sure, because I am studying for the MCATS I am applying to both dental school and medical school.” One male spoke about being proud who he is and the decisions he made -- “I thought that being a nurse would be the perfect profession for that, you know, helping people you know, most people would say a female would probably best fit that position and I still get that but, you know, there are males that go into that profession so at the end I will be proud of myself. I am already proud of myself, regardless if, I don’t have to have anyone’s approval, I am proud of my choices.”

Tell me about what your life is like.

Participants were asked about what their life currently was like, what their life was like five years ago and what they expected their life to be like five years from now. A variety of themes were spoken about in response to the question based on time and gender. Table 2 outlines themes emerging from who participants are by gender and time period. It is important to note that when asked about what the participants lives were like,

the data has been broken out by time period, but these time periods were used as guides for the participants to discuss their lives during emerging adulthood in a broader sense than just the current moment. Table 2 also outlines topics that developed in the themes.

Table 2 Male and female responses to the question “what is your life like” across time periods

Theme	Female Topics Current	Male Topics Current	Female Topics Five Years Ago	Male Topics Five Years Ago	Female Topics Five Years From now	Male Topics Five Years From Now
Identity	job title, parental status, marital status, living, religion, sexual preference	religion, military status, volunteer, student	student status, degree, job	relationship status, student status, religion, military status, job	marital status, educational status, job title	marital status, educational status, job title
Instability	breaking up with boyfriends, moving closer to school, changing religion, being in and out of college	trying to find themselves, sleeping on couches and shelters, moving to do something different, changing jobs	friends going to different colleges, trying different organization to work, changing living situations, transferring from one college to another	changing jobs, changing living situations, going between work and school, leaving for military	need a change, figuring out priorities, finding direction	being unpredictable, moving from one project and idea to another
Finances	having own money, cost of renting apartment, finding ways to make money, struggling financially	paying off debt, providing for family, paying for classes, being able to survive, having enough money to eat and sleep	financially struggling, living off parents financially, searching for someone to take care of me financially, working hard for money	making money, living off credit cards, providing financially for self, having less bills than currently	meeting a wealthy man, saving up to buy a house and car, being financially comfortable	buying a house, having a large salary, being debt free, providing for self
Possibilities	choosing a career, choosing a religion, having a social life, meeting the right person	having a girlfriend, going to college, starting a career, traveling			having children, getting a job, getting married, getting a degree, traveling, moving out of NYC	having place of own, getting job, getting married, getting a degree, traveling

Self focus	working, doing wife things, taking care of family, volunteering	working, doing housework, volunteering	worrying about parents, doing well in school	taking care of family, having a good job, providing for self by work, military	taking care of children, take care of parents and family, working	helping parents back, working, going to school, owning business
Feeling in between	parents are over protective, parents can always be contacted if needed	parents helping out financially, parents mandating either go to school or get job	parents paying for school and therefore still attached, parents helping out financially, living outside parents home but not cooking etc.	parents paying for school, getting job so parents will leave alone, going back and for the between home and fiance home		
Independent decision making	moving to NYC, moving away from family	choosing college, doing whatever I want	not caring what parents thought of boyfriend, moving away from family, not liking husband's family	being on own, making good decisions	moving out of parents house and developing on own	leaving the military
Responsibility for one's self	responsibilities to take care of at home, getting by, not having a boss	owning own business, providing for self, doing housework	have to pay own rent and work,	taking care of self after death of parents, paying rent and working, signing up for boot camp		

What your life currently is like.

A variety of themes were spoken about with similar frequency in response to the question about what participants lives currently were like. Among females and males, themes included finances and financial responsibility, possibilities, responsibility for one's self, identity, independent decision making, self focus, instability and feeling in between.

Females and males, when talking about what their lives currently were like spoke about many themes. Finances and financial responsibility were one of the themes. Finances were discussed in 40% of the female narratives and 53% of the male narratives. For females, topics regarding finances included having their own money (n=3), the cost of renting an apartment (n=2), finding ways to make money (n=1) and struggling with personal finances (n=2). A female explained, "I am poor. Like most young professionals my age, like economically, it is really, really hard." For males, topics that were talked about regarding finances included paying off debt (n=1), providing for family (n=1), paying for classes (n=2), being able to survive (e.g., having enough money to pay bills to live in New York City; n=2) and having enough money to sleep and eat (n=2). One male explained, "I am a homeless vet, homeless person period, being in the shelters is not conducive to any individual kind of life style. I mean I am basically living but it is what it is. You don't have to pay rent, you don't have to pay for any utilities or anything like that."

Possibilities were found in 40% of male and 40% of female narratives. Female topics about possibilities included choosing a career (n=3), choosing a religion (n=1), having a social life (n=2) and meeting the right person (n=1). One female said, "That is

why I am having issues with my job, but, change with work, change with religion, I am still trying to decide where I want to be at. I am looking into Buddhism now ” Male topics about possibilities included having a girlfriend (n=1), going to college (n=1), starting a career (n=3) and traveling around the world (n=1). One male explained, “I am taking a class in journalism. It is a whole new experience, I have never been to college before. It is what I get since I joined the military so it is going to be something interesting. Hopefully, I can parlay it into a four year thing cause with my GI bill. With the VA benefits I can get some money to go on and pay for it .”

Responsibility for one’s self was another theme found when discussing what male and female lives currently were like. Responsibility for one’s self was in 20% of female and 20% of male narratives. Topics from females in this theme were having responsibilities to take care of family by cooking, cleaning, and making money for the home (n=1), being able to take care of (n=1) and not having a boss (n=1) -- “When I am not hanging out with them (people she lives with) you know, I go off volunteering, trying to find, you know, ways to make money.” Topics from males in this theme included opening one’s own business (n=1), providing financially and being able to take care of one’s self (n=1), and doing house work (n=1). One male participant stated that he does, “I do a lot of work, I guess, hanging out, trying to just save money, work as much as I can, provide for myself and provide for my family.”

Identity was another theme from the question, “what is your life currently like?” Identity was found in 73% of females’ and 73% of males’ narratives. Topics discussed when talking about identity for females were job title (n=3), parental status (e.g., parents divorced; n=1), marital status (e.g., wife) (n=3), where living (n=1), religion (n=2) and

sexual preference (n=1). A female participant said, “I am working a lot since I work in finance and the economy is bad so I have to really prove myself and, at the same time, I am busy moving from my, I live in Queens but I have to move closer to school”

Males, when speaking about identity, considered what their lives were like currently and included topics such as religion (n=2), military status (n=2), volunteer (n=2) and student (n=6). One male explained, “So I joined the marines.”

Independent decision making was a theme when asked what your life is currently like. Independent decision making was found in 26% of female and 13% of male narratives. Topics included by females in the independent decision making theme included moving to New York (n=1), and moving away from family (n=3) -- “I was living in Philadelphia for like five months, which was interesting. I never done that before. I mean it was great to be away from home and my mom.” Topics included by males were choosing college (n=1) and doing whatever I want (n=1) -- “I went to John Jay originally because I wanted to get out of the house.”

Females and males also talked about self focus when asked about what their life is currently like. The theme of Self focus was spoken about in 40% of female and 33% of male narratives. When speaking about self focus, women’s topics included working (n=4), doing wife like things (e.g., cooking, cleaning, laundry) (n=2), taking care of family (n=2) and volunteering (n=1). A female participant explained, “. . .he sort of expects me to cook and do all the wifey things so, you know, I leave before him. He is still asleep when I leave and as soon as I come home I don’t really have time to sit and relax, I start cooking and whatever” The men, similar to the women, referenced topics including working (n=3), doing house work (n=1) and volunteering (n=1). One

male stated, “. . . when I moved from Boston I was kind of worried that I would be really far from my parents and stuff and they are like best friends to me in a lot of ways and they are kind of getting old, they are in their 70s, so I kind of like to keep close with them and you know make sure they are doing okay.”

Instability was also a theme when males and females spoke about what their lives currently were like. Instability was found in 40% of female and 73% of male narratives. Topics that emerged by females in stability included breaking up with boyfriends (n=2), moving to be closer to school (n=2), changing religion (n=1) and being in and out of college (n=2). One female explained, “I just broke up with my boyfriend. I was kind of dating my boss. Things are a little messy right now.” Instability was a prevalent theme for men when discussing what their lives currently were like. Topics in instability for males included trying to find themselves (n=4), sleeping from couch to couch and in shelters (n=2), changing jobs (n=2) and moving on to do something different (n=4). One male explained, “They are just like me (friends). I mean, they have issues where they are just trying to find love and then they are trying to find themselves.”

The last theme, when men and women spoke about what their lives currently were like, was feeling in between. Feeling in between was found in 13% of female and 20% of male narratives. The main topic discussed about this theme by females was that their parents were over protective and could be contacted if anything was ever needed (n=2) -- “Originally I am from Atlanta, even though my parents live in Atlanta, you know, anything that I need I can call them.” The main topic discussed about this theme by males was having parents help them financially (n=2) and mandating either school or work

(n=1). One male stated about his parents, “I mean, at the time, they were just you go to college or work. I mean I was trying to work.”

Tell me about what your life was like five years ago.

There were seven themes in response to the question about what the participants lives were like five years ago. Both for females and males, themes included: 1) finances and financial responsibility, 2) responsibility for one’s self, 3) identity, 4) independent decision making, 5) self focus, 6) instability and 7) feeling in between.

Females and males, when talking about what their lives were like five years ago, touched on many themes. Finances and financial responsibility was found in the narratives of 46% of females and 46% of males. Specific female topics regarding finances included, financially struggling (n=2), living off parental finances (n=3), searching for someone to take care of them financially (n=1) and working hard for money (n=1). One female participant said, “It was very depressing, you know, because I was sort of stuck in a bad situation and I didn’t really have anyway to get out of it because I didn’t have any money.” Topics discussed by males about finances included making money (n=2), living off credit cards (n=1), providing financially for self (n=4) and having less bills than currently (n=1). One male stated, “I was living in Oxford, traveling all year, living on a credit card.”

Responsibility for one’s self was another theme found when discussing what males and females lives were like five years ago. Responsibility for one’s self was in 6% of female narratives and 40% of male narratives. One topic from this theme by females was having to pay their own rent (n=1) -- “Out of all of my college friends, I was the only one that worked so sometimes that was annoying because everyone else could go out at

times and I would have to work because I had an apartment so I had to pay rent.” This theme had multiple topics by males, including, taking care of self after parents died (n=1), signing up for military boot camp (n=1) and paying rent and working (n=4) -- “So it was either the marines or hit the street and, after two months, (they) said you are going to have to start paying rent.”

Identity was discussed in 53% of female and 66% of male narratives. Females topics, in the theme of identity included student status (n=4), degree (n=2) and job (n=2). One female participant stated, “Five years ago, like I told you, he was here (ex-husband) and I was in Poland so which I was a student, which I was studying art history so it was like every single day like studying.” When talking about identity, males spoke about topics including relationship status (n=3), student status (n=5), religion (n=1), military status (n=1) and job (n=1). A male participant explained, “I was in community college and I was in student government so it was just pretty hectic juggling school and doing student government work and that was basically volunteering a lot”

Independent decision making was a theme when participants were asked what life was like five years ago. Independent decision making was present in 20% of female and 13% of male narratives. Topics from females in the independent decision making theme included not caring what parents thought of her boyfriend (n=1), not liking husbands family (n=1) and moving away from family (n=1) -- “Even with my parents, they were telling me listen, he was this and that, and he was not doing this, and I just didn’t care.” Topics from males in this theme included, being on one’s own (n=1) and making good decisions (n=1)-- “I had to make a lot of decisions that, you know, luckily I made the right decisions, some wrong, still, made some good decisions.”

Females and males also talked about self focus when asked about what their lives were like five years ago. Self focus was present in 20% of female and 53% of male narratives. When speaking about self focus the women referenced topics including worrying about parents (n=1) and doing well in school (n=2). One female participant stated, “I have worried about the health of my parents, you know, like I always think they are going to be, you know, like forever” Males, when speaking about self focus referenced topics including having a good job (n=1), taking care of family (n=2), providing for self by work (n=4) and military (n=1). One male participant stated, “That is how I was, I always took care of them (sisters and mom) but, at the same fact, I was abused.”

Instability was also a theme when males and females spoke about what their lives were like five years ago. Instability was found in 40% of female and 26% of male narratives. Topics by females included friends going to different colleges (n=1), trying different jobs (n=2), changing in living situations (n=1) and transferring from one college to another (n=1). A female participant explained, “My parents took me out of NYU They basically said I was too fat to be in school and they took me out.” Topics from males included changing jobs (n=3), changing living situations (n=2), going between working and going to school (n=2) and leaving work to go to military (n=1). A male participant stated, “I was away. I was in Missouri for the whole boot camp, nine weeks, two months and, after that, I was in Mississippi for two months and I was doing carpentry. That is where I learned carpentry.”

The last theme when men and women spoke about what their lives were like five years ago was feeling in between. Feeling in between was found in 33% of female and

26% of male narratives. The topics discussed in regard to this theme by females were that their parents were paying for school and, therefore, they were still attached (n=1), parents helping out financially (n=3) and living outside of parents home but not cooking, instead being on a meal plan and asking parents for money (n=1). One female explained, “My parents are the ones who paid for it (weight loss surgery) and I mean it, that, of course, became my attachment to my parents.” The topics discussed by males in this theme included, having parents paying for school (n=2), trying to get a job (n=1) and going back and forth between home and boyfriend’s home because can’t afford own home (n=1). One male participant explained, “My mom’s been working the same job. I have been living with her, you know, going back and forth between my fiancé, you know, between apartments.”

What you expect your life to be like five years from now.

Similarly, when asked about their current and past lives, a variety of themes emerged with similar frequencies in response to the question about what the participants’ lives will be like in five years from now. Both females and males included possibilities, finances and financial responsibility, identity, independent decision making, self focus and instability.

The most prevalent theme that females spoke about was possibilities. Possibilities were discussed in 93% of female narratives. Topics in possibilities included having children (n=7), getting a job (n=3), being married (n=5), getting a degree (n=6), moving out of New York City into the suburbs (n=2) and traveling (n=1). One woman stated she expected to, “Give birth for one, a baby for one. Marriage, graduating” Similarly for males, the most prevalent theme was also possibilities. Possibilities was present in

73% of male narratives. Topics in this theme for males included traveling (n=4), having a place of one's own (n=1), having a new car (n=1), graduating college (n=2), establishing a career (n=4) and getting married (n=4). One man stated, "Hopefully, I will have a house And I will be just more established, whether it be in my career or in my own personal goals."

Financial responsibility was another theme, when asked about life five years from now. Financial responsibility was found in 40% of female narratives and 66% of male narratives. Specific topics that were talked about by females regarding finances included meeting a wealthy man (n=1), saving to buy a house and car (n=2) and being financially comfortable (n=3). A female participant explained, "I hope by then, I have been saving up, slowly like little by little. I have saving up for maybe buying a house, buying a car" Specific topics talked about by males regarding finances included buying a house (n=3), having a large salary (n=3), being debt free (n=3) and providing for self (n=1). A male participant stated he would like, "having a steady income I think that just starting a family and finding a job, the process of going through a job interview and getting my first real job and making a big salary"

Identity is another theme discussed about how participants expect their lives to be like five years from now. Identity was present in 46% of female narratives and 40% of male narratives. Females spoke about topics when talking about identity including marriage status (n=5), educational status (n=4) and job title (n=2) -- "Maybe I get married. Like I don't know. I hope that, when I end up in either medical school or dental school, I find, you know, my soul mate." Males also spoke about topics when talking

about identity including marital status (n=2), educational status (n=2) and job title (n=2) -
- “I will have success on television and I will be a college graduate.”

Independent decision making was a theme found when participants were asked what they expect life to be like in five years from now. Independent decision making was found in 20% of female and 6% of male narratives. One topic discussed by females in the independent decision making theme was moving out of their parents’ house and developing on their own (n=3). For example, one female stated she will be, “Moving out. Not living with my mom anymore and hopefully getting my own place.” One topic was also discussed by males in the independent decision making theme which was leaving the military (n=1). A male participant stated, “I don’t want to be in the military anymore I will probably just say forget about working for someone and become my own boss.”

Female and male participants also talked about self focus when asked about what they expected their lives to be like five years from now. Self focus was present in 33% of female and 40% of male narratives. When speaking about self focus, the women referenced topics about taking care of their children (n=2), taking care of their parents and family (n=1) and working (n=2). For example, one woman explained, “. . . My daughter will be entering elementary school so we will find a place that has good schools for her.” The men, when speaking about self focus, referenced topics including helping their parents (n=1), working (n=3), going to school (n=1) and owning their own business (n=1). One man explained, “At the end of the day, I just want to be able to help my parents back.”

The last theme when asked about life five years from now was instability. Instability was found in 33% of female and 13% of male narratives. Topics from females

about instability included needing a change (n=2), figuring out priorities (n=1) and finding direction (n=3) -- “Hopefully, the things I have been doing now, like attending school and looking for internships and various little volunteer opportunities will have panned out for me by then. I am not really sure in what direction I am going to go.”

Topics from males about instability included being unpredictable (n=1) and moving from one project and idea to another (n=1)-- “I mean, right now I feel like I have all these ideas, from going back to school, with music projects, with art projects and getting to know New York. I want to think and I think it will inevitably happen that I meet new people.”

What is important to you in your life?

Participants were asked what was important to them in their current lives , what was important to them in their lives five years ago and what they expected will be important to them in five years. A variety of themes were discussed in response to the question based on time period and gender. Table 3 outlines themes from participants according to gender and time period. As in the previous two analyses, when the participants were asked about what their life was like has been broken out by time period, but these time periods were used as guides for the participants to discuss their lives during emerging adulthood in a broader sense than just the current moment. This table also outlines topics that developed in the themes.

Table 3 Male and female responses to the question what is important to you across time periods

Theme	Female Topics Current	Male Topics Current	Female Topics Five Years Ago	Male Topics Five Years Ago	Female Topics Five Years From now	Male Topics Five Years From Now
Identity	religion, marital status, educational status	job status, marital status, educational status	grades in school, marital status, career	educational status, family status	productive worker, having children, career, relationship status	education, relationship status, having children
Finances	having money to stay alive, having money to go to school, having savings and investments	making enough money to pay rent, having investments, helping to financially support family	paying bills, maintaining scholarship at school, saving money	making enough money, having enough money for car and condo,. Having money to provide for self	saving money, paying off student loans, being able to afford things, purchasing investments	buying a house, taking care of parents and paying bills
Possibilities	meeting the right person to settle down with, getting married, completing higher education, traveling	owning business	career choice, getting married, having children, having ten year plan	having family and child	traveling, career choice, getting married, having children, pursuing degree	having house or condo, career jump starting, having place of own, getting married, having children
Self focus	taking care of family and friends	taking care of family and friends, education, working	friends, education, marriage, relationships	friends and family, education, career, relationships	friends, taking care of parents, having children and teaching them, taking over family business	friends and family, education, career, relationships
Other	relationships, being happy, being healthy, well being	enjoying life, being happy, being healthy, well being, civic responsibility, having goals	approval of parents, family and friends, success, clothes, car	education, family and friends, right outfit, dates, partying, relationships, health	taking care of self, becoming more responsible	friends and family, being around good people,. Being stable and grounded, enjoying life

What currently is important to you in life?

Many themes emerged in response to the question about what currently is important to the participants in their lives. Both females and males included finances and financial responsibility, possibilities, identity and self focus. In addition, there were some themes that were talked about by male and female participants that did not fit into any of the original nine theme coding categories.

Females and males, when talking about what was important to them in their lives, touched on many themes. Identity was one theme found in 33% of female and 60% of male narratives. Topics discussed, when talking about identity for females, included religion (n=1), marital status (n=4) and educational status (n=1). One female explained, “I feel like all the things that sort of happened in my life, it just sort of, things have been working out and my dad is a minister so we are very religious.” Males when speaking about identity, regarding what currently was important to them in their lives included topics such as educational status (n=4) marital status (n=2) and job status (n=3). For example, one man simply stated “My education.”

Financial responsibility was one of the themes that was found in the narratives. Financial responsibility was found in 20% of female and 46% of male narratives. For females, specific topics about finances included having money (n=1), having money to go to school (n=1) and having savings and investments (n=1). One woman stated, “I know that I have my money and my savings and whatever’s happening can go in there, straight the next day. When I am getting money, I am like okay, spending it or just saving for trips because I think that is the best investment.” For males, topics that were talked about regarding finances included making enough money to pay rent (n=3), having investments

like real estate (n=2) and helping to financially support my family (n=2). One male explained, “I think making enough money where I can be comfortable and pay rent is important.”

Possibilities was another theme that was present for both males and females. Possibilities was found in 26% of female and 6% of male narratives. Female topics in possibilities included meeting the right person to settle down with (n=1), getting married (n=1), completing higher education (n=1) and traveling (n=2). A female participant stated, “I want to find the one that you know, I can share my life with.” A male topic in possibilities was owning one’s own business (n=1). One man mentioned, “Eventually, I want to open my own business.”

Females and males also talked about self focus when asked about what currently was important to them in their lives. Self focus was found in 40% of female and 73% of male narratives. When speaking about self focus women referenced topics such as working and taking care of their families and friends (n=6) -- “My mom, right now, she needs to get a visa to come here. So maybe that is one of the important things that I’m taking care of right now.” Men referenced topics including working (n=2), education (n=3) and taking care of family and friends (n=6). One male stated, “I mean, I take care of my friends.”

Themes were spoken about by 53% of males and 73% of females that were not part of the initial nine coding categories. These themes for females included, relationships (n=8), being happy (n=5), being healthy and well being (n=5). One female explained, “Art, science, justice. My friends are important to me and my family.” Themes from males included enjoying life (n=5) and being well and happy (n=1) responsibility for

country (n=1), career (n=2) and being healthy and having goals (n=2). A male participant stated, “I realize the people around me are important, my mental tranquility and my stability are very important to me.”

What was important to you five years ago?

A variety of themes, similar to when asked about what currently was important, were found in response to the question about what was important to the participants in their lives five years ago. Both females and males, included financial responsibility, possibilities, identity and self focus. In addition, there were some themes that were talked about by male and female participants that did not fit into any of the original nine theme coding categories.

Females and males, when talking about what was important to them, touched on many themes. Identity was one theme found in 20% of females’ and 26% of males’ narratives. Topics discussed when talking about identity for females included grades in school (n=1), career (n=1) and marital status (n=1). For example, one female participant stated, “My grades have always been important, or like my success, I guess school, now it is career.” Males, when speaking about identity, included topics such as education (n=2) and family status (n=2). One male participant explained, “School was always number one to me, family. . . . I have a new nephew this year, so it’s kind of, you know, this uncle thing. It’s kind of hard being an uncle because you have a lot of responsibilities just being an uncle.”

Financial responsibility was one of the themes found in 33% of female and 20% of male narratives. For females, specific topics that were talked about regarding finances included paying bills (n=3), saving money for school (n=1) and saving money (n=1). One

woman stated, “I had enough money because I was working. I had everything I needed, so it was kind of just important to get by and enjoy that period of my life.” For males, topics that were talked about regarding finances included making enough money (n=1), having money for a nice car and condo (n=1) and having money to provide for myself (n=1). One male participant stated, “My Money, I mean money. I wanted to have a nice car. I still want to have a nice car. It is those expectations”

Possibilities was another theme for both males and females. Possibilities was present in 26% of female and 6% of male narratives. Female topics in possibilities included career choice (n=1), getting married (n=2) having children (n=1) and having a ten year plan (n=1) -- “So when we got married, we were young but it wasn’t like it was spontaneous. We actually planned it when we were in our teens during college.” One male topic about possibilities was having a relationship. One male mentioned, “I wanted to have a nice relationship.”

Females and males also talked about self focus when asked what was important to them five years ago. Self focus was present in 66% of female and 86% of male narratives. When speaking about self focus, women referenced topics such as friends (n=3), education (n=5), marriage (n=5) and relationships (n=6). A female participant stated, “I would say the most important thing was my grandma and my family.” Men also referenced topics including friends and family (n=7), education (n=2), career (n=2) and relationships (n=2). One male stated, “My little brothers I guess If something happens to them, oh my God, I would have a nervous breakdown.”

Themes were spoken about by 86% of males and 33% of females that were not part of the initial nine coding categories. Themes for females included approval of

parents (n=3), family and friends (n=3) and success, clothes and a nice car (n=2). One female participant stated, “My boyfriend, my boyfriend, my family. If I am going to pass the test or am I not, my clothes. I guess, the things you are surrounded by, you know, nice car, which I don’t have, by the way, because we live in New York and I am so happy because I couldn’t afford it.” Themes for males included friends and family (n=1), education (n=2), right outfit, dates and partying (n=1), relationships (n=4) and health (n=2). A male participant stated, “Five years ago, what I look like, if I had the right outfit on, was I getting enough dates, if I was invited to another party. Pretty much that’s it, yeah.”

What do you expect to be important to you five years from now?

A variety of themes were present in response to the question about what was important to participants in their lives five years from now. Both for females and males, themes included financial responsibility, possibilities, identity and self focus. In addition, there were some themes that were talked about by male and female participants that did not fit into any of the original nine theme coding categories.

Females and males, when talking about what they expected to be important to them in the next five years, included many themes. Identity was one theme that was present in 40% of female and 40% of male narratives. Topics discussed when talking about identity for females included being a productive worker (n=1), having children (n=2), career (n=3) and relationship status (e.g., single, married; n=1). One female explained what she expected to be important to her was, “Family, you know, again feeling like I am doing something at work rather than pushing paper around.” Males, when speaking about identity in regards to what was important to them was five years

from now, included topics such as education (n=2), relationship status (n=4) and having children (n=1). One male stated, “Family, of course a job. I probably eventually will go back to school again, since I like school so much.”

Financial responsibility was another theme found in the narratives of 53% of female narratives and 26% of male narratives. For females, specific topics that were talked about regarding finances included saving money (n=1), paying off student loans (n=1), being able to afford things (n=6) and purchasing investments (n=1). A female participant explained, “Just creating a legacy for myself like writing that novel, purchasing a home, making financial investments for myself so my kids have some kind of financial stability if there is any in five years.” For males, topics that were talked about regarding finances included buying a house (n=1), financially taking care of parents (n=1) and paying bills (n=2). One male stated, “Maybe I will be more, have more success, or more financial stability.”

Possibilities was another theme that for both males and females. Possibilities was found in the narratives of 53% of the females and 26% of the males. Female topics about possibilities included traveling (n=1), career choice (n=4), getting married (n=2) and having children (n=3) and pursuing a degree (n=1). One female participant stated, “I would love to say I would be head of some corporation. So like, I don’t know if there will be a gentleman in my life, to quote my father, or if that will be some of my priorities or you know if I’m getting married and if that change my priorities.” Male topics about possibilities included having a house or condo (n=1), career advancement (n=1), having place of my own (n=1) and marriage and kids (n=1)-- “I think in five years I will

probably want to buy a house or condo or something like that instead of just sort of, you know, getting by kind of thing.”

Females and males also talked about self focus when asked what they expected would be important to them five years from now. Self focus was present in 80% of female narratives and 93% of male narratives. When speaking about self focus, women referenced topics about friends (n=3), taking care of their parents (n=7), having children and teaching them (n=5) and taking over her family business (n=1). One female explained, “My child and having her own believes I guess. I know she is going to be a baby, but I know I will try my everything to show her the right way, you know, the good and the bad, but let her have her own decisions on certain things.” Men also referenced topics including friends and family (n=11), education (n=2), career (n=3) and relationships (n=4). One male participant stated, “It is still my family and still people because I care for people and world concerns.”

Themes were spoken about by 80% of males and 33% of females that were not part of the initial nine coding categories..Female themes included taking care of themselves (n=3) and making a legacy and becoming more responsible (n=2). For example, one participant stated, “I need to figure out on my own what is truly important to me, whether it be career, whether it be marriage, whether it be children so it is going to be myself figuring it out, you know what are truly my priorities and what is truly important to me” Male themes included friends and family (n=8), being around good people (n=1) and being stable and grounded and enjoying life (n=3). A male participant stated, “. . . . I am hoping community, civic stuff, interests in sports, Mets fan, playing

bass and guitar when I can, hopefully still playing video games for a little bit when I can.”

Critical Events Coding.

Extrinsic events.

Extrinsic events are historical or political events that have had an impact on an individual's life. Extrinsic events were present from both female and male narratives. Some females and males related things that happened to them in their lives to historical or political events. The historical or political events mentioned by the females and males however were very different.

Females spoke about how extrinsic events affected their ability to go to school and work. One female spoke about fare hikes in New York City and how that prevented her from being able to afford transportation to school. This caused her to have to begin sleeping on couches of friends so that she could continue to attend classes. Specifically one participant explained, “Because of the fare hikes and having to pay tuition, I wasn't exactly able to pay for the bus fare to get to and from school and, you know, so I started crashing at a friend's house and, at this point, I pretty much moved in with them. They are cool with it, you know, but I am looking for ways to get more money so I can go to school, you know, and live something of the life, you know.” Another women spoke about having a hard time finding a job after the terrorist incident on September 11th in New York City due to her cultural background and the fact that she was not a native American. She also spoke about the economic depression in Korea and how it caused her family to lose her college education money and made it much more difficult for her to attend college. Another women spoke about not wanting to continue with graduate school

but having to continue because she was here on a student visa and could not otherwise stay in the United States. One participant explained, “Because I can’t quit school, because school is the only way I could stay here lawfully, you know what I mean, like my status has everything. The thing that bothers me the most is that, in this country, I have to worry about status all the time but if I were American, I probably wouldn’t continue my Ph.D. anymore, just find a job, but for me to find a job it is not that easy because some of the companies will only take a green card holder. They only take citizens, they don’t take foreigners.” Finally, one female foreigner spoke about having to leave where she and her husband were married due to the political changes in Saudi Arabia.

Three males spoke about extrinsic events and the military. These men spoke about joining the military and how that had a significant impact on their lives. The aftermath of joining the military caused one participant to become a homeless veteran. One male participant explained, “I served in the United States Army and I came home. I have been home. I went back home and I subsequently left home and then I came back and now I am homeless.” Two spoke about how the stress from going to war impacted their behavior and ability to function appropriately when they returned. One participant explained, “I have been diagnosed with post traumatic stress disorder.” Two also spoke about drinking too much and reckless behavior when returning from war. For example, one man explained, “Pretty much, when I came back from Iraq, I got a drinking while intoxicated ticket. And pretty much wrecked my car and they held it for a bit and then they gave it back and, a year later, I got another one. Then they gave me probation and that’s been pretty stressful. So then I kind of lost my job because I can’t drive because I have no license.”

One male spoke about how he was neglected as a child because child welfare laws changed. Therefore, he felt his mother had multiple children to receive a greater amount of state welfare money. A participant explained, “The reason I am around is because in New Jersey there was some Democrat that was elected at the time my mother started popping out kids and the rule that was set up was if you’re on welfare, the more kids you had the more money you would get. So my mom started meeting all these guys, popping out kids left and right setting up franchises and she was with my father the longest.”

Intrinsic events.

Intrinsic events are those that occur in the natural progression of a career. Females and males both spoke about intrinsic events but not with a great amount of frequency. Males and females talked about how intrinsic events affected their careers, however, males spoke more positively about these events than females.

Females when speaking about intrinsic events spoke about various types of events. One woman spoke about having a relationship with her married boss and how that emotionally affected her. Another woman spoke about moving to New York City and how that decision impacted her life and career. One participant explained, “I moved to New York. That was pretty big. It is like the best decision of my life. It is something I always wanted and I am glad I did it. It was hard for me to separate from my family and my friends, but I knew I had to go, and just like start my own life here because I knew it would be best for my career and my life.” One female spoke about finding it difficult to find a job after the terrorist incident on September 11th in New York City and how that caused her to struggle financially. A participant explained, “So I graduated college at 22. I had the hardest time getting a job because I was a psychology major and it was right

after 9-11 happened, so everything went. So things were so hard like I don't know if it was because of my background I couldn't get a job because I was a psychology major. It was just really broad or because of the economy and sort of things that happened a year before that."

Males, on the other hand, had a more positive take on how intrinsic events affected their lives. One male spoke about how he worked at an internship working with difficult children and how this helped him decide to work with kids as his career choice - "I had an experience as an intern. I was going to a school that was very hard, they had the hardest, I don't know how to say it, those kids were from tough families I am studying early childhood. I like kids. I was just in the park and I was just smiling at all the kids that were passing by so I knew that was for me. So if I am smiling at every kid that is going by that is telling you I have to work with kids or I am going to die." Another male spoke about being excited that he graduated college because it would begin a new chapter in his life. Another male spoke about going to graduate school and how this would allow him to follow what he wanted to do career wise. Another male spoke about how entering a film festival caused him to come to New York City and how this, in turn, gave him the idea to move to New York City and pursue his career -- "I had entered a film festival, like that was the preliminary thing. Like hey, I might live in New York someday because like I had a screening out here and I came out here and stuff."

Personal events.

Personal events are those that kinds of events that are related to family, illness or any other personal aspect of an individual's life. Personal events were the most spoken about critical events by both females and males when talking about their lives.

When speaking about personal events, female narratives can be placed in a few categories including health of self and family, family issues (including adoption, divorce of parents), relationship breakups (including divorce of self and husband), money and moving around a lot.

Many women spoke about how their health and family members health affected their lives. One woman spoke about how her father had died of lung cancer while she was in a Ph.D. program. It caused her to look at her life and her own health and she therefore, decided to leave graduate. Another woman spoke about having had a baby and how it significantly changed her relationship with her husband, causing her to become very jealous of her child because her husband paid much more attention to the child than to her. Another woman spoke about how the death of her grandmother caused her a significant amount of pain and led to her making poor relationship choices. Another woman spoke about being morbidly obese her entire life and how it caused her parents to pull her out of college, for her to enter into a mentally abusive relationship and attempt to commit suicide. This woman decided, at 22, to have gastric bypass surgery and it has changed her life and allowed her the ability to do things she was unable to do previously and become a happier person. She explained, "I have been morbidly obese since I was about six, or I developed morbid obesity, that's how these obese intellectuals say it. I had gastric-bypass by the age of 22. So I think that is something that totally formed my life.

Other women spoke about how family issues including adoption and divorce of parents, affected their lives. One female talked about a life of isolation and mental and physical abuse by both her biological and foster parents. She was adopted and her adoptive parents were abusive. She then found her biological parents and they were

abusive as well. She is now sleeping on the couch of friends and cannot afford bus fare or to go to school. She also is socially very shy and intimidated and consequently has a hard time connecting with people which makes it difficult for her to find a job. She explained, “Well, I was adopted when I was really young but they were abusive so, when I was 20, I moved out to live with my biological parents but they were also kind of fucked up and crazy so I was kind of floating around for a while, and then I found this place where I could sort of have things. I could sort of walk to the campus from there and they were sort of nice to me so I keep in touch with my biological parents and the siblings I grew up with in my adoptive family.” Another woman spoke about her parents’ divorce and having to live in different countries. Her father did not believe that she was his child and, therefore, would not allow her to study in the United States where he was. Eventually, they did a DNA test and he found out she was his child which caused him to move her to the United States and help with her education. Break-ups were another personal event in the narratives of the females. One woman spoke about the divorce she had with her husband and how that caused her to move to New York City to start her life over. One participant explained, “I love my life, I am just, I have just broke up with my husband, which is a bad thing but it happened that day when I got to New York so which means that, you know, it is for the best. He broke up with me, so it’s the best place, I guess to forget, you know. So I already started my new life. It is like a new chapter in my life called like New York. Also I am really fascinated by this city.” Another woman spoke about getting divorced after moving to New York City because culturally it was very different than being in Asia and how her husband wanted to experience New York City without being married. This caused her financial difficulties. Another woman spoke

about a long-term relationship with her boyfriend that ended and how that caused her to re-evaluate what she wanted out of life.

One woman spoke about how money affected her life. Her parents made too much money for her to qualify for financial aid. However, they took care of the entire extended family and, therefore, did not have enough to send her to college. She was always taking care of everyone in the house, as her English was the best in the extended family. This caused her to drop out of school to try to make enough money to be able to go back. She explained, “I have been going there (college) for a while now but I have to stop for about a year, because I have to work to get some money. Financial aid doesn’t really help me that much because they say my mom makes too much but she has her own issues to pay for, so I usually pay for my own with school and books and stuff.”

Many women spoke about moving around a lot both in childhood and as an adult and how that affected their lives. Three women spoke about moving to New York City from different countries and how that affected their lives. The cultural change caused personal relationship issues for these women, the move caused them to leave their families behind and, for some, to work to get their families to be able to come to the United States. Financially, it was difficult for these women and it shaped their lives in New York City today. One woman spoke about moving around a lot in college and not having the college experience and having to move home senior year because she didn’t get along with her roommates. This affected her college experience and living situation. Another female spoke about moving around a lot, as a child, and how that prepared her for living in New York City and having to move where she could afford. She explained, “I can be shy at first with some people. I moved around a lot when I was growing up. I

moved. We lived in Oregon, California and Orlando and, even in those states we moved around so many times. Like I went to four different elementary schools, three different middle school, and two different high schools. And I mean, I don't really remember being like, adjusting being very difficult, but it was hard because like all the places, I was always sort of the one to stand out because I am Asian because we were in places where the majority of people were white."

When speaking about personal events, male narratives can be placed in a few categories including, health of self and family, family issues (including adoption, divorce of parents), money and drug and alcohol use.

Many males spoke about how health and illness affected their lives. Two men spoke about how their own illness made it difficult to find work. One male was sick and had to drop out of college and now has a hard time finding work. He explained, "Five years ago, I was in school. I was in the house. I was getting sick. I had migraine headaches, I dropped out because of that." Another male had chronic pain which made it difficult for him to work many hours. Health of family members also has affected many men's lives. One male had a history of familial mental illness and it created a difficult childhood. In addition, his family had a history of alcoholism and one of his siblings passed away at a young age. This has caused him to look toward religion. He explained, "Around the time that my dad dies, it was kind of tough and it was kind of unplanned and I had a little bit of a hard time. Yeah I was just depressed for a while about it And my mom, also had a troubled childhood. She was, she is diagnosed as a schizophrenic so growing up she had a lot of these episodes and we would have to go to the psychiatric ward every couple three years or so. It bothered me because I don't like to see people that

I am close to have mental breakdowns and not be able to communicate with the world in a proper way.” Another male’s parents were alcoholics and both died causing him to be homeless. Another male, whose parents were alcoholics, passed away when he subsequently joined the military. Two other males spoke about how illness in their families caused them to have to help out at home both financially and with personal time commitments. Family issues also affected males’ lives in similarity to females’ lives. One male spent a lot of time with his brother because his parents were divorced. It caused him to have a tumultuous relationship with his mother and, therefore, she refused to pay for him to go to college. This, in turn, caused him to drop out of school and work to try to make enough money to get an education. Another male who was adopted and grew up in a low income family was always looking for the next hustle, which led him to start gambling at a young age. Gambling then turned into taking drugs and partying everyday which, in turn, led him to drop out of college. He explained, “I was adopted. I came from nothing and it stuck with me. So I was always looking for that hustle. So I was the guy who set up a casino in the senior parking lot of my school.”

Money was another issue when speaking about personal events that have affected individuals’ lives. Three males mentioned money as the reason why they were unable to attend college. This, in turn, made it difficult for them to find a good paying job and allow them to afford things. One participant explained, “I grew up in a family that never had any money. Like my parents are retired and they were never good with money so I mean that sort of made me work harder at being better about financial stuff. But it is really tough when you are in school and all of a sudden it is like you only get so much financial aid. Oh my parents are retired so they get social security so like the government

wouldn't give them, wouldn't like give me money because like they are like oh your parents are already getting money from the government, which is totally unrealistic and like their social security check is pathetic, but that had a big impact.” One male spoke about having to make money to enable him to help his family and how that was important for the entire families livelihood.

Drugs and alcohol were personal events that affected the lives of male participants. One male received a driving while intoxicated ticket and, therefore, could not drive which impeded his ability to work. Another male got heavily into drugs and alcohol at college and, therefore, was required to drop out of school and now has no education or income. He explained, “After a while, I knew that I was addicted to it, but not as a drug. Like I was addicted to the lifestyle. It was more friends than I ever had in my life And all of a sudden I said, and then it came up, like in a way this stuff ruined my life and I hate it and I have no more control over what I want to do and I freaked out and I ran out of the frat house.”

DISCUSSION

Emerging adults experience a unique period in their lives. While they are no longer adolescents they are also not yet adults. They often have families to rely on or wish they had families to rely on. They are figuring out what they want to do with their lives including whether they want to get married, have children, travel the world and where they want to live. During this time they are also trying to complete their education and find a career. All of these things create emerging adulthood as a unique period of life that develops from the emerging adults past experiences and their future expectations.

The purpose of the present study was to look at gender differences and similarities during emerging adulthood and to do this based on open ended questions which elicited narratives rather than using a questionnaire. At a point where, if they had gone through the traditional path to adulthood, many would have already completed college, been working and maybe been married with children (Arnett, 2000; Berkner & Cataldi, 2002; Gaughan, 2002). The most interesting finding in the present study was the similarity in paths that the participants were taking during emerging adulthood. Although they came from varied socio-economic, familial, educational and cultural backgrounds, both males and females seemed to have a lot in common. Males and females had very individualized experiences during emerging adulthood yet, from a broad societal perspective, they spoke about many of the same themes and types of events that influenced their lives during this important time. Males and females in the present study had many ideas of who they should be, where they should be in their lives and what they should be doing based on the culture and pressure of society. Particularly, the socio-cultural niche of New York City played a role in how they lived and interacted with others. For example, many

participants talked about their struggle with finances due to how expensive living was in New York City. Many males and females spoke about living with roommates or living with their parents for financial reasons. However, each participant had their own story and unique way of how and when they wanted to accomplish certain goals in life. For example, participants often differed in when they wanted to get married or have children or own a home.

Lifespan development

In the twenty first century, the experiences that individuals have, such as education, dating and working, are not as culturally defined as they were in earlier centuries. For example, emerging adults often transfer from one college to another and strive for higher education, they date multiple individuals before getting married and try various jobs before they find a career (Berkner & Cataldi, 2002; Gaughan, 2002). Therefore, adolescence and young adulthood are both longer and have a more gradual transition than years ago. The present study has shown that asking about past and the present, as well as the future, allowed participants to speak about more than just their current lives. Prevalent themes that occurred in the past, which was what would be called adolescence in Erikson's theory (1950), are similar to the themes extracted about participants' current lives. These themes also reflect their expectations about how their lives will be in the future. This empirically demonstrates that, when eliciting information about their lives in broader context than just the current time, we are allowing participants to create their own narratives about who they are and what their lives are like.

Emerging Adulthood

Today, the majority of individuals in their 20s, both male and female, in the western world, are still in undergraduate or graduate school, working jobs that are not going to be their final career choice and are dating but not married (Berkner & Cataldi, 2002; Gaughan, 2002; Tanner, 2006). These emerging adults are postponing their adult commitments and responsibilities (Arnett, 2000). They are spending many more years in the transition phase between adolescence and adulthood (Tanner, 2006).

How does the present study enhance our understanding of emerging adults? The majority of studies about emerging adulthood have been conducted with participants who are university students. This is an easy way to obtain participants in the emerging adulthood population. The issue with enrolling only university students as participants in emerging adulthood studies is that you miss out on emerging adults that are not attending college, You are also excluding emerging adults that are chronologically older than traditional college age students.

The present study enrolled participants who were traditionally older than college age students. Researchers found that individuals in the present study between 23 and 28, regardless of where they were in their education, relationship status and work status, had similar themes in their narratives even though they had different life experiences during this time period. For example, one participant talked about moving to New York from a foreign country and getting divorced while another participant talked about getting engaged. Relationships were the common theme in this example but the type of relationships varied based on the individualized experiences of the participants. The present study has also shown that males and females speak about the same topics what asked about who they are, what their lives are like and what is important to them. The

participants, in the present study, were not recruited through a university. This allowed participants to come from varied educational backgrounds including no college education, attendance at multiple universities and varied levels of completion in universities. However, even with the more diverse background of participants in the present study, they had similar themes in their narratives.

Gender

There are very few studies of the relationship between gender and emerging adulthood. Among studies that do exist, the majority are not looking at gender similarities and differences. The present study, on the other hand, focused on gender similarities and difference in emerging adulthood. During adolescence, males and females begin to experiment with freedom from the stereotyped gender roles in which they are traditionally raised (Notman, 1991). Emerging adulthood is the time after adolescence when individuals are still exploring their roles in society and culture (Arnett, 2000). The similarities between the themes and topics discussed by males and females, in the present study, highlight the experimentation with the freedom from stereotyped gender roles. This was shown when neither males nor females in the present study talked about the immediate need for marriage and children which, particularly for women in their twenties, would often be considered their stereotypical role. The similarities, such as actively pursuing education and careers, found in both males and females, in the present study, may lead one to investigate further whether the stereotype of gender roles has changed or whether emerging adults are experimenting with more traditional gender roles.

Previous research has shown that both finance and romance increase in men and women during emerging adulthood (Sneed et al., 2006). The present study found that there are many gender similarities in the narratives of both males and females in the New York City area during emerging adulthood. These similarities have been shown, in the present study, by how males and females identify themselves through work, educational status and finances. In addition, there are similarities that have emerged in their narratives regarding relationships, marriage and family.

Previous studies have also shown that women maintain closer relationships with their parents during emerging adulthood than men (Rice, 1990). Although the present study did not look specifically at the closeness of the relationship between males and females with their parents, the present study found that both males and females talk about their families and put an importance into their familial relationships. While females spoke about taking care of their families more often than males, males spoke just as often as females about the importance of their families and friends to them.

Critical events that occurred in the lives of the participants in this study, such as childhood abuse and moving around a lot, were often events that had a direct relationship to the way they were raised. Participants specifically spoke about their parents or guardians, when discussing critical events in their lives, and how their families played a role in these events. The purpose of the critical events analysis in the present study was to get at the core of what is important and shaped the lives of the participants (Webster & Mertova, 2007). Asking about key events determined what influenced the development of the participants in their narratives. These critical events changed and influenced the participants' views of their lives and society. As the events were significant to the

participants, they often created a new understanding of the event as time passed. Therefore, the critical event is an experience that changed the participants, and therefore, played a role in their development. When categorizing critical events into intrinsic, extrinsic, and personal events the relationship between events that were considered critical to both males and females were seen from a more societal perspective. Both males and females spoke about extrinsic, intrinsic and personal events that were critical in their lives. However, many males had military experience and, therefore, spoke about extrinsic events which were historical or political, with much more detail and focus than females spoke about extrinsic events. Personal events spoken about that were considered critical to both males and females lives were much more similar, in that they both focused on family, health, money, and relationships.

Using narratives to explore the similarities and differences between males and females in their perspectives on their lives during emerging adulthood, has allowed the researcher to explore at a deeper level whether themes from males and females are similar at a high level but different when focusing on a specific area in a theme.

Narratives

As Bruner (1990) explained, stories of development are made up of smaller stories which become significant because they constitute a person's life. Although life stories are based on fact, they also are people selecting experiences to create a past and future (Mc Adams, 2001). The life stories, told by males and females in the present study, helped the participants create their own experiences of the present by allowing them to use the past and future to create their stories.

These stories have provided insight into critical events that occurred during the participants' lives. In addition, these stories provided information about how participants viewed their lives and what themes were most prevalent in their stories.

Narratives allow individuals to explore their issues without worrying about saying the wrong thing (Bearison, 2006). This was apparent in the present study, in that males and females spoke, at times, in circles, and elaborated on issues until they were satisfied that they got their story across as they intended. This allowed participants to speak about what they felt was important as opposed to what the researcher believed was important. There was no leading the topic or conversation by the investigator. This allowed the researcher to have a deeper understanding of the participant's feelings, relationships, beliefs and lives in general without bias.

Appendix A: **Consent form**

CONSENT FORM

My name is Heather Charatz and I am a graduate student in the Psychology Ph.D. Program at The Graduate Center of the City University of New York (CUNY), and Principal Investigator of this project entitled, “On my way to becoming an adult: Differences between men and women.” This is a research study of adults between the ages of 23 and 28. I would like permission to interview you about your previous experiences, current experiences, and what you expect your experiences to be like in the future. This study is expected to help understand the lives of men and women in this age group. My goal is to obtain an understanding of what life is like for individuals between the ages of 23 and 28. I would also like to learn about what is important for individuals during this time period and how they see this time in their life differently from past years and their expectation for future years. Lastly, I would like to learn whether males and females are focused on the same or different things during this period of their lives and how they vary in their explanation of their lives during this time.

This interview will take approximately 1 hour. I will provide you with a \$5.00 gift certificate to Starbucks upon your completion of the interview. I would like to audio-tape this interview so I can record the details accurately. The tapes will only be heard by me, my advisor, and possibly a transcriber. All information gathered will be kept strictly confidential, and will be stored in a locked file cabinet, to which only I, my advisor, a transcriber and coding assistant will have access. At anytime you can refuse to answer any questions or end this interview. Please note that the transcriber may be able to identify you by voice on the tape.

The risks involved in the study are no more than encountered in every day life. The benefit of your participation is that it may help researchers understand individuals between the ages of 23 and 28 better. There will be 30 participants taking part in this study.

I may publish the results of the study, but the names of people or any identifying characteristics will not be used in any of the publications. If you would like a copy of the study, please provide me with your address and I will send you a copy in the future.

If you have any questions or concerns about this research, you can contact me at 201-763-7862 or becominganadult@yahoo.com, or my advisor David Bearison, Ph.D. at 212-817-8716. If you have questions about your rights as a participant in this study, you can contact Kay Powell, IRB administrator , The Graduate Center/ CUNY at 212-817-7525 or kpowell@gc.cuny.edu.

Thank you for your participation in the study. I will give you a copy of this form for you to take home with you.

I agree to have this interview audio-taped [circle one]:

Yes No

_____	_____	_____	_____
Participant's signature	Date	Investigator's signature	Date

Appendix B: **Demographic Information**

Please take a moment to fill in the demographic information below. Do not write your name or any other identifying details. The information will be used for analysis purposes.

1. Age: _____
2. Gender: Male Female (circle one)
3. Race: _____
4. Highest level of education: _____
5. Current Occupation: _____
6. Current place of Residence (City): _____
7. Current living situation (eg. Alone, parents, roommates): _____
7. Socio-economic status: _____

Appendix C: **Interview Questions**

Current Life

1. Tell me about who you are currently.

(Probe 1) Tell me what your life is currently like, including any notable events or experiences.

(Probe 2) Tell me what is important in your life

Previous five Years

2. Tell me about who you were five years ago.

(Probe 1) Tell me what your life was like five years ago, including any notable events or experiences?

(Probe 2) Tell me what was important in your life

Five Years from Now

3. Tell me about who you want to be in five years from now.

(Probe 1) Tell me what you expect your life to be like five years from now, including notable events and experiences?

(Probe 2) Tell me what you expect will be important in your life

Tell me about a time in your life when things did not go as planned.

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