CHAPTER 14

The Transition to Adulthood

Challenges of Poverty and Structural Lag

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This chapter discusses the transition of adolescents to adulthood. It is more speculative than empirical because the issues we raise regarding the transition to adulthood have not been extensively studied. It is grounded in two observations: The transition to adulthood is central to both the reproduction of the social class hierarchy and the alleviation of poverty, and the transition is fundamentally institutional. These two observations generate our framing question: How can the institutions supporting the transition to adulthood more effectively contribute to overcoming poverty? The United States is our primary point of reference, but we include data and institutions from other countries as well. We rely on, but do not attempt to summarize or reproduce, the rich material in the excellent volumes on the transition to adulthood in the United States, edited by Furstenberg, Rumbaut, and Settersten (2005), and globally, edited by Lloyd (2005). Chapter 17 in this *Handbook* complements this one, especially by calling attention to contrary trends in the transition to adulthood viewed globally, variation both within and across nations and cultures, and variation by gender.

The transition to adulthood is pivotal in the reproduction of socioeconomic status (SES) and in social and economic mobility. If young people who have grown up in poverty are to rise above the SES of their parents, their best chance to do so, or at least to move on the path in that direction, is at the transition to adulthood. Children's SES is secondhand; it is determined directly by that of their parents. In societies that allow social mobility, adults' SES depends on their own education and employment. Of course, young adults carry with them an array of assets related to SES bequeathed to them by their parents, but their SES is attributed to them based on their own characteristics, not automatically extended to them based on their parents' SES, as in an aristocracy. Therefore, social mobility (in either direction) depends critically on what happens at the transition to adulthood. Overcoming poverty clearly requires attention to the needs of young children, but the transition to adulthood is when most people either begin to rise above their status at birth or fail to do so, because the capacity to be economically productive is largely set by the time young people become adults.

THE LONG AND VARIED TRANSITION TO ADULTHOOD

The transition to adulthood is defined by changes in institutional roles and relationships. Adults, in the standard scenario, have left their parents' household and established their own. They have married and become parents. They have completed full-time education and are employed full time. Listing these changes immediately calls attention to variations. First, by the age of 30 or 35, nearly everyone is considered adult even without having taken any of these steps. Second, rather than being required, every step is increasingly optional.

Divorce, cohabitation, and same-sex couples increase the variety of household options. Third, what was once considered an ideal sequence of steps no longer matches reality. Children are born before marriage. Education and employment alternate in all combinations of full and part time. Fourth, each of these steps is in some senses reversible. The parents' home serves as a refuge for young adults who had previously moved away and completed their educations, perhaps following a divorce or loss of a job. Parenthood is not completely reversible, but even parental responsibilities can be formally relinquished through adoption or informally turned over to a grandparent. In addition to varying in sequence and universality, the timing of these markers of adulthood varies among individuals, groups, and historical periods (Modell, 1989).

Adolescence is defined by a biological process, puberty, just as the differences between infancy and early childhood and the other stages of childhood are marked by visible physiological changes. In contrast, the transition to adulthood is defined by changes in social roles, notably within the institutions of family, education, employment, and civil society. The markers of adulthood listed above constitute a shift from being dependent upon parents or parent substitutes for basic needs to being capable of caring for self and others. This shift from dependency to being depended upon is structured by the institutions of education, employment, civil society, and the family—families of origin and the new families formed by new adults. No other life-course transition is so fully defined by social institutions as the transition from adolescence to adulthood.

Consider an 18-year-old and a 28-year-old. Physiologically, both are fully mature, capable of reproduction. Yet in the United States, few 18-year-olds are considered fully adult, despite legal rights and obligations associated with the age, and most 28-year-olds are, even if they have not achieved all the markers of adulthood. The centrality of institutional roles is illustrated by extreme cases, as when an 18-year-old is already a parent living in her own apartment and employed full time while her unmarried 28-year-old sister is living at home and attending college classes. The institutional nature of the transition to adulthood explains why it is reasonable to claim that the transition has grown longer around the world (Arnett, 2004; Lloyd, 2005) with no concomitant change in the timing of physical maturation.

The lengthening period of time when young people are physically mature and capable of reproduction but not yet acting like and treated as adults reflects changes in employment that increasingly reward extended education. Marriage and parenthood are delayed to allow more years of education. The change is all the more dramatic for involving young women as well as men. If young women were not able to take advantage of both advanced education and the employment opportunities it affords, then older ages at marriage might be observed only among men, or, conceivably, women might marry students who were supported economically by their families. Simultaneous increases in marriage age for both women and men indicate increasing gender equality. The growing participation of women in higher education and in paid employment serves as a reminder too that the lengthening transition to adulthood results not only from impersonal economic forces but also from choices young people make. Control over fertility and the separation of sexual relations from marriage, which entail individual choices, also contribute to lengthening the transition.

Delayed marriage is widely cited as the principal indicator that the transition to adulthood is being prolonged in the United States and around the world. With few exceptions, notably in South America, where age at first marriage was already high in comparison to other countries, both women and men are marrying later as the twenty-first century dawns than in previous decades (Lloyd, 2005, p.). A compelling and mostly upbeat story explains this phenomenon. Jobs paying enough to support a family increasingly require more formal education. Young people accordingly remain in school longer to acquire the credentials they will need to support a family.

But the story is more complicated than that. Marrying later has a different impact and a different meaning for Japanese women, who are able to enjoy unprecedented personal freedom and employment opportunities, than for Egyptian men, who are unable to marry because they cannot earn the money needed to pay for a wedding, much less to support a family (Lloyd, 2005, pp. 442–443). Marriage can be postponed to provide for the accumulation of additional human capital, but it can also be postponed simply because young people lack the resources to establish a new household. These two sources of the same phenomenon can reflect quite different personal situations. Young people from very poor backgrounds may be unable to take advantage of the educational opportunities that would improve their long-term life prospects. Lack of money to pay for education and living expenses interferes with continued schooling. Yet the same lack of money makes marriage impossible or at best unwise. Young people in this situation may be in a prolonged transition to adulthood, but they will have to complete the transition without the support of educational institutions and without the added human capital that education provides. In contrast to the development-enhancing nature of an extended transition as often described (Arnett, 2004), this situation seems like a delayed or blocked transition. Some young people may acquire added human capital in the form of work experience and job skills, but others simply mark time. The same objective condition—delayed marriage—can yield significant benefits to one group of young people, those who are not married because they are enrolled in school, and none for another group, who are unemployed or working to survive in low-skilled jobs without receiving any benefits from the freedom they enjoy from adult responsibilities.

Another delayed marriage scenario is in some ways even more poignant. In some African and Middle Eastern countries that have invested heavily in higher education without building strong economies, young people postpone marriage to complete higher education but after graduation take jobs as shopkeepers and taxi drivers because of a mismatch between the education system and the labor market. In these cases, the postponement of marriage in favor of higher education leads to further postponement of marriage because of poverty.

Delayed marriage is an excellent example of historical change in the patterns of lives. According to Elder (1999, p. 302), "The life course refers to a pattern of socially defined, age-graded events and roles which is subject to historical change in culture and social structure." Elder (1999, p. 306) goes on to identify timing as one of the key principles in the life course perspective: "The developmental impact of a succession of life transitions or events is contingent on when they occur in a person's life." Transitions can be normatively "on-time" or "off-time." Young people who marry today at an age that was appropriate or "on-time" for their parents and grandparents are now "off-time." Off-time transitions pose special challenges and "early" marriage is an excellent illustration. Young people who go against the norms and marry (or produce children without marriage) have a more difficult time economically because they must cope with the same dearth of well-paid jobs that leads most of their age-mates to postpone marriage and because marriage makes school enrollment more difficult.

Choosing early marriage is one way to shorten the transition to adulthood. And we must remember that some continue to do so even as the trends shift (Carr & Kefalas, 2006). There is another set of young people who are forced by poverty to assume adult responsibilities prematurely, interfering with their opportunities to improve their life chances. Very poor families are not only unable to finance higher education, they may expect older teenagers to become independent or even to earn money to contribute to the family. Foster children are a special case; they are required by law to become financially independent at age 18, when middle-class youth are relying on their parents to finance their higher education (Schoeni & Ross, 2005; see also Osgood, Foster, Flanagan, & Ruth, 2006). Young women from poor families may be expected to care for young children or disabled adults, delaying or foregoing education, employment, civic engagement, and marriage.

In view of all these possibilities, it is incorrect to interpret the trend toward delayed marriage as having the same consequences for all who experience it. And it is important to consider the negative consequences that normative changes in marriage age can have on those who marry early or assume other adult responsibilities prematurely. Part of a prolonged transition to adulthood is continued reliance on parents after reaching physical maturity. When parents are too poor to aid their grown children, the benefits of a prolonged transition are unattainable and the norms favoring it further disadvantage the poor. Education is the institution most implicated in both the opportunities and the barriers.

STRUCTURAL LAG AND INEQUALITY

Riley, Kahn, and Foner (1994) introduced the useful construct of "structural lag" to designate challenges facing people at the age of retirement and beyond whose wishes and actions no longer conform to expectations for their age group or to the affordances of the institutions they inhabit. Rather than terminating work entirely and devoting themselves to leisure, many people of "retirement age" continue to work, often part time, and to engage in significant voluntary service. Defined most succinctly by Hareven (1994, p. 130), structural lag is "the mismatch between changing lives and changing social structures." Like Settersten (2005) we believe structural lag applies to the beginning of adulthood as well as it does to aging. Changes in the transition to adulthood have not been matched by appropriate changes in the institutions that support that transition. Serious mismatch results when those institutions no longer provide the support that is needed for a large proportion of the young people who are becoming adults.

We believe the institutions that shape and support entry into adulthood have failed to keep pace with changes in the transition to adulthood, making it more perilous for many than in the past. Those who make full use of the well-functioning institutions, notably selective residential colleges, generally do quite well. Those who for whatever reason do not rely on such institutions have a much more difficult time. The problem is that the kinds of jobs that once enabled young men and women who did not graduate from higher education to earn a decent living have disappeared. The gap has been inadequately filled with low-wage, low-skill, part-time, short-term jobs (Osterman, 1980). In the worst case, just as with retired people, rolelessness results, the state of having no significant responsibilities in social institutions. This situation is a sad waste of energy, talent, and wisdom, whether it befalls our elders or our young people. Rolelessness or disconnectedness in youth tends to lead to problem behavior, especially for young men (Chinman & Linney, 1998; Nightingale & Wolverton, 1993).

Institutional adaptation and invention are needed to strengthen support for the transition to adulthood among the most disadvantaged. The term *institution* applies to formal organizations and to customs and practices. Hence, schools and families are both institutions. As noted above, the institutions most germane to the transition to adulthood include family, education, civil society, and employment. Government at all levels is also implicated as a source of laws and policies and as a sponsor of educational and other institutions. Not-for-profit organizations and profit-making businesses contribute as employers and as sources of opportunity. Inclusion of these institutions serves as a reminder that adulthood entails new roles not only as workers and family members but also as citizens. Although it is not true as often stated that youth are "citizens of the future"—citizenship is conferred by birth or naturalization, not by reaching voting age—the rights and responsibilities of citizenship increase at adulthood, not only by the addition of voting but by qualification to serve in public office and by the acquisition of civic competence that both enables and compels civic engagement (Verba, Schlozman, & Brady, 1995).

Examples of institutions supporting the transition to adulthood include families of origin, higher education and apprenticeship, the military, and some forms of service (e.g., the Peace Corps, AmeriCorps, CityYear, YouthBuild, Service and Conservation Corps, and certain religious missions). Structural lag occurs when such institutions are not available to all who can benefit from them and when those in them no longer gain the benefits they need from them. Families of origin can be stressed by the financial needs of young people whose education continues longer than expected or who complete their education but are unable to find employment paying enough to support themselves. The rise of cohabitation in Europe and the United States suggests that traditional marriage no longer matches the needs and expectations of many young people who would previously have been expected to marry. Nonenrollment and high dropout rates in secondary school and higher education indicate mismatch between prospective students and education. But, most important of all, persistent poverty demonstrates the failure of institutions to provide pathways of upward mobility at the time of life when they are most needed.

We are especially interested in educational and employment institutions and in the governmental and nongovernmental institutions of civil society. Families are clearly important, but they are less amenable to intentional change. Before examining some of these institutions, we propose a set of developmental assets that we believe are particularly needed by young people as they assume adult roles and responsibilities as workers and active citizens.

Considering the employment and civic roles of adults, and the contributions of education to enabling their performance, two generalizations are valid, allowing for the variety already acknowledged. One, echoing the work of Riley, Kahn, and Foner (1994) and others on aging, is that the previous (ideal) sequence of learning–work–leisure, or education–employment–retirement no longer holds for many people. Education is increasingly a recurring activity rather than something one grows out of. Young people and elderly people work, perhaps part time, in combination with schooling and other activities. Hence, although we think of education as preparing young people for adulthood, it is also true that adults participate in education and that students who are not yet adults work and participate in civil society.

The second generalization is that the assets or competencies demanded by contemporary workplaces increasingly overlap with those needed in civil society. Although the hopes for a steady march toward worldwide democracy that were spawned by the fall of the Soviet Union have proved premature at best, with Russia reverting to autocracy and China managing to embrace capitalism in economics while retaining tight control over its people, the world today offers far more opportunities for ordinary people to act as responsible citizens than it did a few decades ago. As a result, a larger proportion of the world's population can make use of civic competencies such as the ability to analyze and discuss public issues, the ability to work in groups, and the ability to plan and carry out civic actions, in addition to general social and communicative competencies. These same competencies, with different content, are increasingly valued in workplaces where information and communication take precedence over making things (Reich, 2001).

DEVELOPMENTAL ASSETS FOR YOUNG ADULTS

The metaphor of "developmental assets" has been employed by the Search Institute as a conceptual tool for organizing communities to promote positive youth development (Benson, Scales, Hamilton, & Sesma, 2006; Scales & Leffert, 2004). It was subsequently adopted and refined by the Committee on Community-Level Programs for Youth of the National Research Council and Institutes of Medicine (Eccles & Gootman, 2002). We adopt the same metaphor here, but apply it to development during the transition to adulthood, emphasizing selected assets that are especially critical during this stage of life and for successful performance of adult roles as workers and citizens. We do not attempt to be comprehensive, as Search Institute and Eccles and Gootman were.

We believe the assets most distinctive to this time of life, and to this time in history, can be grouped in three clusters:

1. Sense of purpose and agency
2. Human capital
3. Social capital

These assets are not unique to adults; indeed, sense of purpose and personal power are two of the assets constituting "positive identity" among the Search Institute's 40 assets, and both human capital and social capital are implied by other assets in the Search Institute list. However, these assets take on additional importance and somewhat different form during the transition to adulthood, when either building or failing to build these assets is exceptionally significant for the remainder of the life course. It is important to keep in mind that developmental assets, like financial ones, are continuous, not dichotomous. The question is not whether one has an asset but to what extent, and in what forms, and how the asset can be deployed. The analogy to financial assets eventually breaks down because there is no easy way to count how much of a developmental asset a person has. But imprecise quantitative comparisons are possible; it is reasonable to claim that some people have a stronger sense of purpose than others, to describe the ways in which that stronger sense of purpose is demonstrated, and to assess the consequences of the difference.

Sense of Purpose and Agency

Having a sense of purpose entails finding meaning in life and having a set of principles to live by. Religious beliefs and moral principles are essential to many in answering such questions. Having a life plan, a direction, is a major part of a sense of purpose.

Rawls (1971, p. 408) attributed to Josiah Royce the idea that "a person may be regarded as a human life lived according to a plan." For Rawls, a life plan is essential to humanity and a touchstone for determining what is rational and what is good (pp. 407–416). A life plan should not be construed as detailed and rigid. It is unrealistic for anyone to project too much too far into the future. Rather, it is a set of goals based on values and aspirations with at least some of the intermediate steps filled in; it helps to guide a person's choices but is subject to change in response to unanticipated obstacles and opportunities. The value and meaning of having a life plan depend on being in a society that affords enough personal freedom so that choices are possible and enough stability so that the future is partly predictable.

In his classic long-term longitudinal study, *American Lives*, Clausen (1993) found that "planful competence" characterized those people, even in adolescence, who as adults became most successful, not only in educational and occupational attainment and earnings, but also in marital stability and life satisfaction. Planfulness is an approach to life based on conscious assessment of opportunities and resources, not a simple *a priori* mapping of one's life. Planful people do not always know what is coming but they use the best information they can find to prepare for the future. In the Sloan study of the transition from adolescence to the adulthood, Schneider and Stevenson (1999) found that young people with "aligned ambitions" were most likely to achieve their educational and vocational goals, meaning that their plans and expectations for education were congruent with their vocational interests and plans. Those who either underestimated or overestimated the amount of education they would need to achieve their career goals were less likely to achieve them.

In societies where vocations and marital partners as well as the timing of transitions are mostly established by tradition and by families rather than by individual choice, a sense of purpose is based on meeting those expectations and often by traditional religious beliefs. A life plan under such circumstances is highly constrained by gender, by social class, and by the few possibilities that exist. As the number of options grows, the need for an individual plan increases as does the complexity and contingency of plans. Institutions can constrain possibilities during the transition to adulthood, but institutions that function well in today's world support young people in making use of proliferating options and their growing freedom to choose.

Ideally, purpose extends beyond oneself and one's family to incorporate the well-being of others and broader social goals. Youniss and Yates (1999, p. 365), who have studied youth involvement in service, suggest that their research "may provide some insight into the process by which long-term social orientations are initially shaped." This process includes giving youth the opportunity to act in accordance with religious, political, or other ideological traditions of caring and commitment. "This form of morality is expressed when adults join voluntary associations that are focused on explicit causes which promote community well-being. . . ." (Youniss & Yates, 1999, p. 365).

Agency is related to planfulness but is distinguishable. In life-course theory, agency is the capacity of a person to shape her or his own life course (Elder, 1999). A young man in a neighborhood plagued by gang violence, for example, might decide to enlist in the military as a way of getting away from the temptations and the dangers of that environment, gaining vocational skills and obtaining financial aid for higher education. This illustrates initiative, self-efficacy, or internal locus of control, but in addition to being a near-term decision to get away from a bad environment, it is also a long-term decision to enter a different kind of life path that opens previously unavailable opportunities. More broadly, agency is defined as the belief that one can act effectively; in this sense it is similar to self-efficacy and internal locus of control. Without a sense of agency, planning seems pointless. If one is at the mercy of immutable forces, then survival is enough; planning is superfluous. Increasing prosperity in many parts of the world combined with declining returns to traditional agriculture and crafts make agency far more important to more people than in the past. As opportunities grow for living and working in new places, doing new things, those with a stronger sense of agency are better able to avoid the poverty they would face if they did not change, and to exploit the new opportunities available to them. Agency is critical in market economies. To thrive or even just survive in labor markets in which employers and jobs disappear rapidly, workers must be able to reinvent themselves quickly (Reich, 2001).

In the field of youth development, the goal of fostering agency is often discussed in terms of youth voice or youth participation in activities or programs, not for survival. Whatever the context, agency grows when youth have choices about what they do and opportunities to take leadership and make decisions about how programs will operate. Youth-initiated programs are the ultimate expression of agency, but youth–adult partnerships are desirable in all aspects of a program (Zeldin, McDaniel, Topitzes, & Calvert, 2000). Youth who have voice, power, and adult support also have a stronger sense of community (Evans, 2007).

A sense of agency is central to civic engagement. Only people who feel that their actions can make a difference are motivated to participate in civil society. Some of the same kinds of experiences that foster a sense of social purpose also encourage youth to see themselves as capable of taking effective action in their community, their nation, and the larger world. The kinds of experiences studied by Youniss and Yates (1999) not only promote a sense of purpose extending to others but also a belief in one's capacity to act on behalf of others, and to participate in the political process (see also Larson & Hanson, 2005; Reinders & Youniss, 2005, 2006; and Watts & Flanagan, 2007).

Human Capital

In contemporary societies, education is the most important producer of human capital (Becker, 1993), the knowledge and skills that enable a person to make a living. As large-scale industrial production methods have displaced traditional agriculture and crafts, so formal education in schools has replaced the informal transfer, often from parent to child, that characterizes human capital formation in simpler societies. Human capital is acquired throughout a lifetime and from multiple sources. Both the quantity and type of human capital vary among children of the same age.

During the transition to adulthood, peers begin to diverge widely in what and how much they know and are able to do. Some set themselves apart with advanced education and training, enabling them to participate in the professions and other rewarding economic roles. Higher education is not the only institution involved in this sorting process, but it is the most important one in prosperous countries, and its importance is growing in developing countries. Access to education and training is related to family income and education. Youth in poverty face daunting barriers to accumulating human capital because their schools, families, and communities often cannot provide the support they need to make use of education and training opportunities (Hamilton & Hamilton, 2008; Schoeni & Ross, 2005).

Social Capital

Like human capital, the term *social capital* makes an analogy between economic capital—such as money, buildings, and machinery—that enables the owner to engage in productive moneymaking activities and human acquaintances and connections that are beneficial to their owner. Social capital inheres in direct and indirect social relations that enable those who possess them to achieve their goals.

Coleman (1990) spelled out the differences among physical, human, and social capital:

> Physical capital is wholly tangible, being embodied in observable material form; human capital is less tangible, being embodied in the skills and knowledge acquired by an individual; social capital is even less tangible, for it is embodied in the *relations* among persons. Physical capital and human capital facilitate productive activity, and social capital does so as well. (p. 304)

One of the best illustrations of social capital is the personal connections that enable a person to find a job. A job seeker whose relatives and acquaintances are unemployed or employed only in low-level positions or one without extensive social connections at all is at a severe disadvantage in the labor market compared to a job seeker with many acquaintances and family members who are employed, especially if they hold decision-making positions. The prospects of finding a job are much higher if people tell a job seeker about openings and if acquaintances are in a position to recommend the person to those who are hiring. A well-established phenomenon in social networking is "the strength of weak ties" (Granovetter, 1973), meaning the importance to finding employment and other purposes of knowing people, even slightly, who are aware of and can make accessible opportunities outside one's own circles. The link between social capital and employment is stronger than job finding. A young person who would like to become an engineer but whose family knows no engineers may not learn until too late how central mathematics is to engineering. He may lack advice about which colleges have the best engineering programs, what kinds of employers hire engineers, and how to get a summer internship that will help build a resume.

Putnam (2000, pp. 22–24) distinguished bridging social capital from bonding social capital. Bonding social capital unites a group and excludes outsiders, as in a lodge or sorority, a tribe or small community. Bridging social capital makes connections among people identified with different groups. Young people who seek to improve their station in life by gaining enough education to earn a better living than their parents and when they move away from home to live and work in large cities need bridging social capital. Bonding social capital continues to be important, both with their family and their community of origin. It is also critical that they develop new groups with which they share bonding social capital. But social mobility by definition entails making social connections with people in groups to which one does not yet belong. That process is multiplicative. One acquaintance from a new social circle can introduce a person to many more. Each of those new acquaintances, in turn, may be able to open the door to another social circle. Of course, social capital alone is not sufficient; poor populations in South Africa that are rich in social capital still find themselves in poverty traps because they lack access to financial capital (Adato, Carter, & May, 2006).

Mentoring is a special case of social capital; it can serve both bonding and bridging functions (Hamilton & Hamilton, 2008; see also Rhodes & Lowe, this *Handbook*). A mentor who is a neighbor or a family friend can strengthen solidarity within a young person's social circle of friends and neighbors. A mentor provides bridging social capital when she or he is better educated than most friends and family and can introduce a young person to new people and organizations, ideas and opportunities. For example, such a mentor might join parents in encouraging aspirations for higher education but go beyond them by offering specific information about financial aid, taking a young person to visit campuses, and writing a letter of recommendation that carries added weight because of the mentor's status. A mentor might provide bridging social capital by arranging for a job interview with an employer that is inaccessible to the young person's friends and family members.

HIGHER EDUCATION AND THE TRANSITION TO ADULTHOOD

The royal road to adulthood leads through higher education. The American residential college epitomizes institutional support for the transition to adulthood. (We use the term *college,* in its uniquely American meaning, applying to any institution of higher education from a small 2-year or 4-year school to the undergraduate component of a large university.) Young people privileged to enroll in such institutions are engaged in purposeful effort that will enhance their ability to earn a living and to take positions of influence and responsibility in their communities. They are surrounded by their peers, as is appropriate to their developmental needs. Many of those relationships are likely to continue over their lifetime, repeatedly providing useful information and opportunities. Residential college students live away from the immediate supervision of their parents, which is also appropriate to their age and maturity level, but they are far from independent; Mom and Dad pay the bills and welcome them home whenever they choose to return. In Kett's (1977, p. 29) term, they are *semidependent.* The adults around them are trained and accountable to enhance their welfare, education, and planning for the future. Not only faculty, but residence staff, tutors, counselors, career advisors, registrars, even cafeteria workers and security guards share in these responsibilities. In addition to courses, students have access to a vast array of informal educational and recreational opportunities, some adult-led (museums, varsity sports) and some student-led (campus newspapers, Greek letter societies, clubs). In addition, and not to be slighted, they enjoy identification with a respected social role: student.

Even in the United States, which pioneered mass higher education, the college experience described above applies only to a minority. Nearly one-third of youth of college age cannot think about enrolling because they have failed to graduate from high school (Barton, 2005). About 7% of dropouts earn a GED by the age of 24 (Laird, DeBell, Kienzl, & Chapman, 2007). During the fall after high school graduation, between 64% and 69% of youth enroll in 2-year and 4-year colleges. Fluctuation has been in this range for more than a decade (*The Condition of Education, 2000–2008*, Indicator 24, Table 24-1). About 57% of all undergraduates in the fall of 2006 were in 4-year institutions and 43% in 2-year. About 20% of 4-year students were enrolled part time; 59% of 2-year students were part time (calculations from data in Table 1, Knapp, Kelly-Reid, Ginder, & Miller, 2008, p. 4). About 58% of students enrolled in 4-year institutions earned a bachelor's degree within 6 years (Table 5, Knapp et al., 2008, p. 10). Less than one-third of the population has earned a bachelor's degree by the age of 29; for Blacks it is 19.5%, and for Hispanics, 11.6% (*Digest of Education Statistics, 2007*, p. 22, Table 8). Despite compensatory and remedial education programs and financial aid, income remains highly correlated with higher education. Of 1990 high school sophomores, only 7.4% of those whose parents were in the lowest SES quartile had obtained a bachelor's or master's degree 10 years later (*Digest of Education Statistics 2007*, p. 458, Table 313).

Higher education is doubtless the surest route out of poverty. The existence of a wide range of institutions, including highly selective ones whose high cost is balanced by generous financial aid and less selective or unselective ones, most having low costs, makes it possible for almost anyone to aspire to graduate from college. However, aspirations are too often frustrated. Modest graduation rates, which are lower for those entering the least selective institutions, mean that going to college is not at all the same thing as earning a degree. After dramatic increases in the enrollment of women and minority students in higher education and especially in the elite institutions, progress has stalled (Karen, 2002). Social class is highly associated with enrollment in the most prestigious institutions (Bowen, Kurzweil, & Tobin, 2005).

Several western European countries have quietly surpassed the United States in the proportions of the student-age population enrolled in higher education. In 2001, the rate of entry of U.S. youth into higher education institutions preparing students for postgraduate education and the professions was 42%, compared to the Organization for Economic Cooperation and Development (OECD) average of 47%. The U.S. rate for primarily vocational institutions was 13% compared to the OECD average of 15% (*The Condition of Education, 2000–2008*, Indicator 17).

European universities are generally less like total institutions than American residential colleges (Cook & Furstenberg, 2002). Faculty are less accessible, and professional staff support for students is much sparser. Nonacademic activities and housing are much less institutionalized, left more in the hands of students. Commuting to university varies among countries depending upon how dispersed universities are and how restrictive majors are. Countries with *numerus clausus* provisions limiting enrollment in the most popular majors (e.g., medicine) require students to relocate.

Postsecondary enrollment rates are growing rapidly in many developing nations, especially for women, but falling in others. South Asia, the Middle East, and the Caribbean regions have seen the most impressive growth. Sub-Saharan Africa, formerly Soviet Asia, and South America have seen declines (Lloyd, 2005, pp. 88–89). None will soon achieve the levels in the United States, western Europe, and other prosperous countries. Moreover, poor countries cannot afford ideal institutions. They struggle both to provide places for those wishing to enroll and to provide an acceptable quality of education for those who do. Housing, advising, and extracurricular activities are often simply beyond their capacity.

Basic needs such as seats in lecture halls, libraries, and Internet access may go unmet (Polgreen, 2007).

As daunting as these kinds of conditions are, and as far as they are from providing the support young people need to become productive adults, there is a second kind of limitation to their effectiveness at this function. In some countries, after students manage to overcome all of these barriers and earn their degrees, they enter labor markets that simply cannot absorb so many graduates. Colonial economies and educational systems established universities as pathways to civil service. Neoliberal economic policies have severely constrained the size of government in many countries, eliminating the positions formerly awaiting graduates. In the absence of vibrant economies, those graduates either remain unemployed or are underemployed, working at jobs that do not require or reward their educational attainments. Large numbers of university graduates drive taxis, run shops, or remain unemployed. Having delayed adulthood to obtain a university degree, they are unable to earn enough money to support a family and therefore remain not-yet-adults (Assaad, 1997; Siphambe, 2000; Sjöholm, 2005).

No doubt the continuous improvement of institutions of higher education and the continuous increase in the proportion of the population with postsecondary education are goals to be pursued everywhere. But the proportions graduating in the United States, including those whose college experience fails to approximate the ideal represented by residential colleges make clear that even Herculean efforts will not succeed in enrolling the majority of youth in most countries. And the reality of imbalances between educational attainment and labor market demand prove that a purely "supply side" approach does not work. Only if growing demand for employees with higher education matches the growing supply of graduates can higher education improve life prospects. Education certainly has noneconomic benefits, but those benefits seldom satisfy either the graduates who are unemployed or the taxpayers who underwrote the expenses of their education.

The same shift in employment that heightens the value of higher education reduces the employment prospects and earnings of those without higher education. For too many young people, the conclusion of their full-time schooling leads to extended unemployment and underemployment because they do not have the knowledge and skills that are needed in the labor market. This phenomenon can be seen clearly in the United States, where the real earnings of young men without education beyond high school have declined drastically over the past 3 decades. The automation and offshoring of manufacturing have reshaped the labor market to favor information and communication over manual tasks, thereby privileging more educated workers and women, increasing the difference in earnings between those with college degrees and those without.

College students and graduates may enjoy a prolonged transition to adulthood as an extension of the psychosocial moratorium that Erikson (1963) described in adolescence. Young people in this situation may try out relationships, lifestyles, and occupations while consolidating their identities independent of their families (Arnett, 2004), an opportunity for further development. But when young people are unable to assume adult roles and responsibilities because of poverty and lack of education, their transition might better be seen as blocked than prolonged. The time between the attainment of physical adulthood and ability to act as adults does not necessarily increase their human capital and other assets and may become a trap from which they never emerge.

PROMISING INSTITUTIONS

If higher education is inadequate to the task or enabling poor young people to acquire these essential assets, then new or adapted institutions are needed to support the transition of low-income youth to adulthood. We describe four, focusing on the opportunities they afford young people to build a sense of purpose and agency, human capital, and social capital. Then we inductively identify some of the key "features" of these institutions, using the term in the same way as the Eccles and Gootman (2002) panel did as the sources of asset building for youth in communities.

The first institution, German apprenticeship, is the most highly developed. Indeed, we consider it also an excellent example of a system, compared to the other three, which are programs. Next, we describe YouthBuild, which has some parallels to apprenticeship, but is aimed at dropouts in American cities and uses local housing construction and rehabilitation as a focus for asset building. Our search for institutions supporting the transition to adulthood in developing countries was disappointing, but we found two in Nairobi, Kenya. One, Tap and Reposition Youth (TRY), adapts microfinance to young women who have migrated from rural villages and are highly vulnerable to sexual exploitation and HIV infection. The Community Cleaning Service was created by young men in partnership with a community-based organization and a multinational corporation that meets a community need while creating jobs and fostering entrepreneurship.

The purpose of this exploration is to begin to create a strategy to remedy the structural lag that has left current institutions inadequate to aid the transition to adulthood of poor youth, in the United States and around the world. Although the empirical evidence of their success is far from comprehensive, the four institutions described below appear to offer opportunities for asset building. By identifying the features they have in common we can see more clearly how new and adapted institutions for this purpose might be designed.

German Apprenticeship[1]

Just as the residential college exemplifies an institution designed to support the transition to adulthood, German apprenticeship is an exemplary institution for young people who do not benefit from higher education. Part of what makes it exemplary is that it is an alternative that leads to desirable careers, but does not rule out the more prestigious option; 5.4% of young people who complete an apprenticeship go on to higher education (Bundesinstitut für Berufsbildung, 2008).

As the rise of factories greatly diminished the importance of apprenticeship in most other industrializing countries, Germany adapted the traditional practice by creating new apprenticeable occupations and combining them with schooling as the "dual system." Similar systems evolved in Switzerland and Denmark. Currently, after 10 years or more of full-time school, young men and young women enter apprenticeship contracts with employers to learn one of some 350 recognized occupations, including not only crafts but technical and white-collar occupations as well. Occupations regarded as feminine, such as sales clerk and beautician are apprenticeable. Agreements among employers, unions, and government specify the knowledge and skills to be learned in the workplace and in a specialized vocational high school, usually attended one day per week. After a term of 3 years (with some variation), apprentices must pass written and performance tests to be certified as skilled workers in their occupation. Certification is required for employment in apprenticeable occupations. The examinations also test the employers' ability to deliver high-quality training. If too many of its apprentices fail the examinations, the firm will lose its right to train, which is considered a generalized validation of its commitment to quality, a very important issue in Germany.

The quality of apprentices' experiences varies widely. In general, large firms invest heavily in training their apprentices because they expect to hire them as lifelong employees and they rely upon highly skilled workers to maintain quality standards. In such firms, apprentices are selected from among vast numbers of applicants and would most likely enroll in selective second-tier colleges if they were in the United States. At the opposite end of the spectrum, local bakeries and barber shops use apprentices to do routine work at low wages and seldom have sufficient demand for new workers to hire them after their training is complete. Young people who serve apprenticeships but are unable to find employment in their trade are disadvantaged compared to those who are hired as skilled workers by their training employer, but they are far better off than their peers who have no training. Employers in fields without apprenticeships prefer applicants who have been trained in other fields.

Apprenticeship has social as well as technical functions. It embeds young people in a world of adults and adult roles and responsibilities at a time when they are beginning the transition to adulthood, enabling them to observe adults other than parents and teachers and to try out adult roles. It provides appropriate support by requiring responsibility and performance but recognizing apprentices' need to learn. Apprentices are paid for the work they perform, but their wage levels are low, reflecting their primary commitment to learning and their employers' investment in their training. Adults in the workplace have an explicit responsibility to help them learn. In a small firm, this responsibility rests with the owner or shop supervisor, who must, by law, have been trained as an apprentice and have had the additional training and passed the higher level examination to qualify as a master, an achievement that carries high status in German society and that is critical to the economy. In practice, the master usually delegates responsibility for training apprentices to one or more skilled workers. Large firms may have full-time trainers who supervise apprentices. The apprentices rotate among various departments with different immediate supervisors in each. Because all skilled workers have themselves been apprentices and because the training of apprentices is widely recognized as an important function, most adults readily help out as supervisors or "just-in-time" instructors.

The role of apprentice is respected and valued in Germany. The concept of vocation (*Beruf*) is extremely important in Germany as a part of a person's identity and apprentices share in the identity of the vocation for which they are preparing. A newspaper article that names a young person, perhaps as a member of a victorious soccer team, will state the occupation in which she or he is an apprentice as an essential piece of information. In some of the traditional crafts, successful apprentices are welcomed into the guild with a ceremony and a mark of belonging, such as an earring or the right to perform a folk dance.

Being surrounded most days by adults in the workplace rather than peers in school, apprentices have ample opportunity to observe and get to know adults outside their families at the time when they are beginning to think of themselves as adults. Earning their own money gives them a measure of autonomy from their parents, but most still live at home. Apprentices attend their part-time vocational school with other apprentices in the same occupation, not with their previous schoolmates, so their peer networks grow along with their connections to adults.

Current Challenges to the System

Over the past two decades the German economy has been challenged by international competition, which, in addition to its other effects, has raised questions about whether the investment that apprenticeship requires is repaid. Lexus and Acura have cut into the market for Mercedes-Benz and BMW automobiles, and Japanese workers are not trained as apprentices.

Although the proportion of youth who serve apprenticeships has declined over the past 2 decades, some of them have enrolled in higher education instead. It helps to put the current "crisis" in perspective by noting that in the face of these and other challenges, in 2006 the proportion of young people of the appropriate age who were apprentices was just under 60% (Bundesinstitut für Berufsbildung, 2008). It would appear that reports of the death of German apprenticeship have been highly exaggerated.

Exacerbating the challenges of global competition, the reunification of East and West Germany beginning in 1990 caused economic and institutional upheaval that continues today. (For an excellent treatment of this transformation as a natural experiment testing the influence of social structural changes on life courses, see Diewald, Goedicke, & Mayer, 2006.) Under the smothering protection of communism, East German industry was a powerhouse of the Eastern bloc, but the fall of the wall revealed how hopelessly outdated it was. The Trabant epitomized the shoddy but also scarce products of the East German system, which was as careless of its workers as it was of its customers. Apprenticeships in the construction trades and agriculture were judged to be adequate; in fact, skilled construction workers readily found employment in the west. But in manufacturing, white-collar, and technical occupations, both the workers who had completed training and the training system were often found to be unsuited to a market economy. As West German firms bought up East German enterprises, they often declined to train apprentices, arguing that it was too expensive under the circumstances and that, besides, they had to give higher priority to retraining adult workers.

Integrating Youth With Immigration Backgrounds

Youth with immigration backgrounds are another challenge to the system. This terminology is used to include not only young people who were born outside Germany, but the children and grandchildren of immigrants. Poorer school performance, limited language skills, conflicting cultural traditions, and discrimination impede such young people's participation in apprenticeship. As a result, youth with immigration backgrounds experience greater difficulty in finding an apprenticeship after they finish school than their classmates with German ancestry. Among applicants for apprenticeships in the spring of 2006, only 42% with immigration backgrounds were successful by the fall compared to 54.1% of applicants without immigration backgrounds who succeeded (Granato et al., n.d., p. 2).

Applicants for apprenticeships whose school records are inferior are understandably less desirable to employers, but in a system that relies upon the willingness of small business owners and their employees to take young people into a close personal relationship, as well as a formal employer–employee relationship, cultural difference (gender difference as well) can be a potent barrier. Both higher level school certificates and better grades help native German applicants for apprenticeship more than they help applicants with immigration backgrounds (Granato et al, n.d., pp. 3–4). The consequences of these differences carry over into early adulthood, when only 15% of young men between the ages of 25 and 35 with German ancestry lack a formal occupational certificate compared to 41% of immigrants and fully 57% of Turks (Granato et al., p. 5). These discrepancies are disturbing enough but they have actually worsened over the past decade, demonstrating clearly that more effective measures are desperately needed.

At this point, the main alternative to apprenticeship is vocational schooling, and youth with immigration backgrounds are more likely than those without to enroll in full-time postcompulsory vocational schools (Granato et al., p. 2). Unfortunately, the schools they are most likely to enroll in do not provide occupational certification and are, therefore, far less desirable and less useful in the labor market. Transitional programs (e.g., the vocational preparation year) designed to help school leavers move into apprenticeship are widely decried as mere parking lots that occupy young people but leave them no better off. They, too, are disproportionately used by youth with immigration backgrounds. New initiatives are envisioned to address some of these issues (Kremer, 2007). An intriguing aspect of these efforts is the attempt to convince employers that "intercultural competence" is a desirable quality of apprentices, one that gives an advantage to applicants who speak another language and are not of German ancestry.

The institutional framework for apprenticeship is a deep and multifaceted partnership among employers, employees, and the education system, each taking responsibility for part of the education and training of apprentices in collaboration with the others. These three partners jointly determine specifications of learning objectives, school-based curricula, work-based training experiences, and examinations to certify apprentices as skilled workers in their occupation. Schools are represented by the education ministries of the various states (*Länder*). Employers are represented by chambers (*Kammern*), organizations that can sound like the Chamber of Commerce in the United States, but are not voluntary; employers in each field are required to belong to their respective chamber. Employees are represented in the system by their unions. The combination of strong employers' organizations and strong unions working with each other and with government agencies has been a hallmark of the German economy since reconstruction following World War II, when they manifested a strong collective ethos of working together to rebuild the country.

Apprenticeship in the East[2]

Some of the most interesting current innovations are occurring in the former Eastern states, where apprenticeship, like everything else, was dominated by the government and the "social partnership" among employers, unions, and schools was underdeveloped. Faced with lower levels of economic activity and a scarcity of large firms, which in the West provide many of the best apprenticeships, people in the East have tried new approaches. One of the boldest innovations is the sponsorship of apprenticeships by *Bildungsträger* (Berger & Grünert, 2007) rather than firms. The term translates literally as training carrier or provider but might be better understood in U.S. terms as intermediary organization. A *Bildungsträger* might be a community-based organization, a church, even a city government that formally assumes responsibility for the training of a set of apprentices in a specific occupation. This represents a dramatic break with traditional practice. The presumption that employers are best able to train is very strong, and the system relies in large part on the expectation that training firms will hire most of the apprentices they train. But the involvement of *Bildungsträger* has several advantages.

They sometimes create training workshops, comparable to vocational school shops, in which training begins and advanced techniques are taught to apprentices who are protected from the stresses of production. Many large firms have such workshops, but they are not feasible for small firms. *Bildungsträger* may also perform a brokering function, enlisting multiple small firms in the training of the same apprentices. Instead of remaining in one firm for the duration of training, as is traditional, apprentices in this arrangement rotate among different firms, learning in each skills not found in the others. In this way, small firms that are unqualified to train apprentices may participate in and contribute to apprenticeship in collaboration with other firms, facilitated by a *Bildungsträger*. (This arrangement has precedents in the West but has been expanded and elaborated in the East.)

The greatest drawback to relying on third parties to train apprentices is identical to the reason they are needed: Too few jobs are available. Trained apprentices, as a result, cannot expect their training firm to offer them a job; they must take their hard-earned certificate into an unfriendly labor market.

Purpose and Agency

The need to select and qualify for an apprenticeship demands from German youth an early serious commitment to an occupation. Although this is not an unalloyed good, it does constitute a purpose that may be lacking in young people in the United States at the same age who have also concluded that they are not college material. The distance and vagueness of adult occupations for most American youth in that situation deprive them of that sense of direction.

Being treated as almost adult at work and, when successful, beginning an adult career with a well-paid job around the age of 20 can add to young people's sense of agency. They no longer need to rely on their parents economically. They belong in the respected social category of skilled worker in a recognized occupation.

The impact of apprenticeship on civic attitudes and behaviors is a controversial topic in German sociology (Hamilton & Lempert, 1997). The controversy illuminates some large differences between Germany and the United States. On the one hand, observers from the political right have expressed concern that labor union involvement in apprenticeship builds in a socialist bias that recruits impressionable youth to the Social Democratic Party and encourages an adversarial attitude toward employers. The contrary perspective is that giving employers so much influence over the education of so many youth leads to indoctrination in pro-capitalist, pro-business ideology. However, the consensus of multiple studies is that apprenticeship does not have a strong impact on political orientation or action in one direction or the other. This is reassuring if the concern is with indoctrination but cause for concern if one presumes that youth should be a time of political learning and socialization and that apprenticeship and associated institutions (e.g., apprentice representation on the union-based works councils that participate in the management of many German firms) should have a salutary effect on apprentice citizens.

It may be that the new opportunities for collective consciousness and action are counterbalanced by the clear power imbalances between employers and employees, even in Germany where unions are strong and codetermination remains a widely shared ideal. The old slogan, "*Lehrzeit ist keine Herrzeit*" (apprentice time is no time for being in charge), still holds. Making greater use of apprenticeship as an arena for developing civic competence would require the creation of new opportunities and a heightened awareness of the importance of this aspect of youth development in Germany (Hofer, 1999; Oswald, 1999).

Human Capital

Apprenticeship is primarily an institution designed to build human capital. It is supported by firms because it helps them meet their need for highly skilled employees. Young people choose to participate for the opportunity it affords to gain human capital that provides direct returns in the form of earnings, job security, and prospects for continued learning and higher level employment in the future.

Social Capital

Being colocated in workplaces as well as schools, German apprenticeship can create social capital for young people in the form of new relationships with fellow apprentices and with adult workmates, notably with the skilled workers who are assigned to teach them. Workplaces are adult centered, in contrast with schools, giving apprentices opportunities to observe and develop relationships with adults outside their family. In addition to working alongside adults, apprentices share break periods and lunchtime with them.

YouthBuild

YouthBuild is an American program for low-income urban youth that engages them in building and rehabilitating housing in their communities. Currently about 8,000 youth, ages 16–24, are enrolled in 226 local YouthBuild programs. Each year, YouthBuild turns away 14,000 applicants because funding is inadequate to meet the demand (Dorothy Stoneman, interview, August 31, 2007). Between 2002 and 2006: 90% of the youth enrolled had not graduated from high school or earned a GED; 36% had been adjudicated, and 14% convicted of a felony; 26% were on public assistance; 25% were parents; and the average age was 19.1, with a grade 7.2 average reading level upon entrance; the average length of stay was

8 months (*YouthBuild USA Demographics and Outcomes, 2002–2006*, n.d.). In a survey of graduates, respondents indicated that they had faced on average four of seven categories of challenges prior to entering YouthBuild: job challenges, substance abuse, criminal justice, home problems, care responsibilities, education, and mental health (Hahn, Leavitt, Horvat, & Davis, 2004, pp. 19–20). The extraordinary impact of the program becomes clear when considering Cohen and Piquero's (in press) estimate of the "present value of saving a high-risk youth . . . to be $2.6 to $5.3 million at age 18."

YouthBuild began as a single program in Harlem in 1978. "Since 1994, more than 76,000 YouthBuild students have helped rebuild their communities, transformed their lives, and created more than 17,000 units of affordable housing in 226 of America's poorest communities" (National Alumni Council, & Young Leaders Council of the YouthBuild USA Affiliated Network, 2008, p. i). Most local programs are supported through competitive federal grants from the U.S. Department of Labor YouthBuild Program (p. i).

Components of the program include, in addition to job training and a preapprenticeship in construction skills, an alternative school to help youth earn their GED or high school diploma; engagement in community service; leadership development; building a mutually supportive mini-community of adults and peers; and construction and rehabilitation of housing in their neighborhood (YouthBuild USA, 1996, pp. 1–2). After some time in the program, many participants describe experiencing a kind of epiphany, a turning point that gives them a sense of purpose and agency. Handbooks and manuals provide curricula on multiple topics revealing the ambitious goals of the program: blueprint for democracy, money skills, career development, expanding opportunities in trade unions, construction training, counseling, education, planning housing and community projects, tools and technology, teamwork and leadership, construction-related math and measurement, health and safety, and leadership development.

An underlying premise of YouthBuild is that staff foster the personal transformation of participants. John Bell, the vice president for leadership development and the Academy for Transformation, wrote:

> In our heart of hearts, what we most want for the young people we work with is to provide the environment for them to reach their highest aspirations. When we look back at our own transformations, for most of us there was at least one caring, skillful adult who hung in there with us over a period of time, on whom we relied for some combination of encouragement, challenge, information, guidance, teaching, validation, and love; who believed in us until we believed in ourselves (Bell, 2003, p. 1).

Leadership development is explicitly linked to personal transformation.

> A large part of what makes the Youthbuild program effective is the attitude, communicated immediately by the staff to the young people as they enter the program, that they are potential leaders and role models whose contribution to the program and the community can and will make a difference. This attitude is often so different from the way disadvantaged young people believe adults view them, that it provides the opportunity and motivation for the young people to rise to the challenge of transforming their own lives, rebuilding their communities, and taking responsibility for the future of their communities. (YouthBuild USA, n.d., pp ix–x).

Membership on committees provides opportunities for youth to set policy and to participate in community advocacy and action (pp. 4–5). Leadership competency workshops develop skills. Opportunities also include accompanying staff to visit local government offices and foundations (p. 6).

Testimonials by graduates from YouthBuild provide heartrending detail about families living in crowded apartments, parents' drug addiction, pressure to join gangs involved in violent behaviors, caring for younger siblings, rotating foster care, dropping out of high school or being expelled, gunshot deaths of family members and friends, and being jailed.

> I eventually became tired of the life I was leading. After twenty one years I wanted a change. Making this change was hard because it meant shifting learned behaviors I had practiced since I was a child. Then one day, I saw an advertisement in the *Employment News* about the YouthBuild program. Since then, my perspective on life has changed dramatically. I took advantage of all that YouthBuild had to offer. I attained my GED and received intense training in construction. I became employable, and secured work with the Carpenters Union for 3 years. I made the change. From 1997 to now, I've accomplished many goals I never thought I'd reach. I am now the Program Manager of my local YouthBuild. I am happily married and the father of four beautiful children. I am a minister at . . . [my church] and was elected to serve as the Vice President of YouthBuild USA's National Alumni Council. In 2000, I started a city-wide outreach/mentoring program for young men in my community. Recently in 2005, I successfully launched my own construction business that employs local YouthBuild graduates and students. I have made all of these changes and I am still striving both locally and nationally. (Graduate's letter to Dorothy Stoneman, personal communication)

One youth described the YouthBuild boot camp he attended during his first week. Passing this Mental Toughness wilderness experience dramatically served to separate him from the temptations of the street and immersed him in an environment of positive people who believed he could gain a focus to succeed in life.

> That was my first time like being away from where I normally live. . . . When I got out there I was happy just to be out of my environment. . . . I can get used to this because nobody knows me and I don't know nobody. I can make friends. Positive people lead to positive things. . . . People who want to see you do good. People that will help you if you need help and such things like that, counsel you and all that. Everything is in here for me to do. I am in the right place. . . . So now I can do what I need to do. (Hamilton & Hamilton, 2008, p. 20)

Interviews of 57 graduates from eight sites from the Hahn et al. study (2004), chosen because they were "established, respected programs with sound leadership that represented the norm of a solid YouthBuild program as well as the geographical and cultural diversity of YouthBuild's national network" (p. 5) corroborate the generality of these expressions of purpose and agency. The youth both "envision another life" for themselves in the future and assert "a right to claim that better life" (p. 12).

Multiple youth describe the caring and support they experienced in the YouthBuild program, as filling a void and contributing to life changes.

> If I had the motivation and I had the support like, "You can do this," I would have been out of high school and gone to college. . . . But I have slipped up, so now I am here; now they are focusing, they getting me back on the right track. . . . I shot up [in test scores] 'cause I started studying and I got focused with my work. . . . [A staff member] sat me down and talked to me on a one-on-one basis and told me, "You have a real good potential and I don't want to see anything happen to you in society, like when you become a part of statistics by like getting locked up and going through the whole system." (Hamilton & Hamilton, 2008, p. 20)

A graduate program (YouthBuild USA, 1996, p. 117) creates additional opportunities for graduates through continuing education, job and career counseling, support services, leadership development and social life. As Hahn et al. (2004, p. 26) report, "Close to half of graduates cited lack of education, lack of training, and lack of computer skills as affecting them 'a lot' or 'some'; a clear indication that many graduates have realized after being in the post-YouthBuild world for a while that YouthBuild is the beginning but that the real world often requires more."

Youth in the program keep journals to reflect on their past lives and help them think about future directions. Peers in the program and staff suggest questions.

> Like past experiences, like what has gone on in our life that we want to change. Or things that we look back on and I wish that they had never happened because I would have been doing this right now. And that's what I do. Like I just reflect on the past. Like well I did this but I knew that I could have been doing this when I was doing that. And that's probably what got me sidetracked. But now that I am back into the program, now I can really have time to focus on my work. And to get prepared for the future because life is short. You never [know] who's gonna pass. You never know what's gonna happen. So I got to work hard now and rest when I am dead. (Interview conducted by M. A. Hamilton)

This youth attributed his positive direction and focus in part to his relationship with a staff person in YouthBuild.

> I mean if I am having a problem, I need to talk to him. . . . If you need a push, he is the one to push you, "Go ahead and do it." If you fall he's picking you back up to try again. Like that, so when I go to him there's nothing but positive information that he gives me. . . . He was just a good mentor. He shows me the ins and outs, like this is what you not supposed to do and this is what you can do. (Interview conducted by M. A. Hamilton)

The words of another youth suggest how a haven of stability and positive relationships can change a youth's life path, creating an intent to give back to the community.

> My objective is to develop and deliver educational presentations for at-risk youth and adults working with at-risk youth. Conduct activities that develop critical and strategic thinking for youth empowerment. Expose youth to learning experiences that increase their expectation for a viable, stable future. Create an environment that encourages, nurtures and contributes to positive relationships of at-risk youth and adults. Expose youth and young adults to the possibilities of education, post secondary education as well as career alternatives. Promote activities that develop new learning skills and advance traditional ones while engaging youth in activities that provide team building, networking, communication, and other soft people skills. (Participant's response to survey, provided by Dorothy Stoneman)

Sense of Purpose and Agency

The purpose of the program, illustrated above, is to provide both opportunity and inspiration for upward mobility among a highly disadvantaged population, namely, very poor youth who have dropped out of high school. Many have also been involved in crime and drug use. Mental health problems are common. A survey of graduates found that 75% were enrolled in higher education, receiving additional job training, or employed in jobs paying an average wage of $10/hour; and 48% reported being involved in their community. Reported criminal activity and drug use was dramatically lower than on entry to the program (Hahn et al., 2004, pp. 22–23).

Dorothy Stoneman, the founder, emphasizes that a "crucial YouthBuild 'product' is a network of ethical and inspired young leaders who have been raised poor and understand their communities' needs and can step forward to take responsibility for the well-being of these communities" (Hahn et al., 2004, p. 3). Stoneman refers to current alumni efforts locally and nationally that provide training opportunities and networking, while admitting that many youth still are pressed to finish their GED or work through other personal problems that did not disappear during their year or less in the program (p. 3). The graduate's letter above indicates such an achievement, another participant's survey response quoted above states similar intentions.

Human Capital

The manifest purpose of YouthBuild is to increase the human capital of youth who have very little, in the form of construction skills and a GED or high school diploma. However, the program's goals and its structure reach farther, raising aspirations and teaching leadership skills, which are applicable to a wider range of subsequent activities. The postgraduation accomplishments of participants are very impressive in contrast to their prospects upon enrollment.

Social Capital

Participants' testimony conveys the significance of a caring staff, people who, without being formally designated mentors, establish the climate for participants' personal transformation, as expressed in the stories. The program also builds a positive peer culture in which young people who have experienced some of the same disadvantages and missteps work together toward common goals and develop a sense of solidarity that gives them self-confidence and a sense of self-worth not experienced before by many when in the company of non-related adults, especially teachers, or of peers. The experience of these relationships provides a foundation for future achievement.

Community Cleaning Service

In Mathare, a slum of Nairobi, Kenya, a group of young men in their late teens and early twenties founded the Community Cleaning Service (CCS) to clean bathrooms on contract with apartment house residents, who share toilets among multiple households. The young men's enterprise makes it possible for them to earn enough for daily subsistence while they also learn how to create a sustainable business that benefits the residents.

The Base of the Pyramid (BoP) refers to the 4 billion people in the world who live in poverty, on less than the equivalent of $2 a day. Business strategists (Hart, 2005; Prahalad & Hart, 2002) have pointed out that a business can make a profit by selling very expensive products and services to the very wealthy but very small number of people at the top of the population pyramid or by selling very inexpensive products and services to the very poor but huge number of people at the base of the pyramid. Examples include selling shampoo sachets to people in India wishing to improve their cleanliness and appearance but whose week's earnings would not pay for a whole bottle, and selling insecticide packets to help poor Kenyans control insect-borne diseases.

But people at the BoP can be more than customers whose purchases increase profits for corporations. Muhammad Yunus (1999) received the Nobel Prize for figuring out how to use microfinance to draft members of the BoP population in Bangladesh as entrepreneurs in the capitalist system. Women stool makers, his first borrowers, were able to purchase bamboo and pay back their $27 loans after building their businesses' profitability and freeing themselves from the crushing burden of debt they previously owed to vendors of their raw materials. In 1983, Yunus founded the Grameen bank to provide loans to the poorest of the poor and to build support networks that would help them make the best use of their small capital funds (www.grameenfoundation.org/who_we_are/gf_and_grameen_bank/).

Lessons learned about how corporations can work with BoP populations have been incorporated into a newly revised protocol by the Center for Sustainable Global Enterprise at Cornell University (Simanis & Hart, 2008). The principles and cases explain how to use a combination of business development and community development strategies to identify market niches and then co-create businesses with the community that meet both the needs of the community and the company. Using the Community Cleaning Service as one example, Simanis and Hart set out a "co-creation logic" that so far has been partially tested in Kenya and India.

In 2005, a team from Cornell's Johnson School of Management, the University of

Michigan and others, sponsored by the SC Johnson Company, went to Kenya to identify partners to try to implement the first version of this BoP protocol (Simanis, Hart, Enk, Duke, Gordon, & Lippert, 2005). In Kibera, Nairobi, East Africa's largest slum, they came into contact with youth groups collecting "Trash for Cash," known locally as "Taki ni Pato." These youth groups were operating with the support of several nonprofit nongovernmental organizations (NGOs), notably Carolina for Kibera, which was founded by a student from the University of North Carolina (http://cfk.unc.edu/) and Pamoja Trust, a local NGO. Justin DeKoszmovszky, who participated in the three month "immersion" as a Cornell MBA student and is now employed by the SC Johnson Company, explained in an interview (May 19, 2008) that the business idea during the first year was for the youth to run a "bug killing" company using SC Johnson insecticide products in and around the homes of people who could not afford to buy the products themselves. But this business was not successful. SC Johnson and the young entrepreneurs with whom they were working needed to evolve the initial "service concept."

> And what we saw was one of the groups in another slum actually, not in Kibera, but in Mathare, had started cleaning shared toilets. Mathare is what we have come to call a "vertical slum," whereas Kibera is a "horizontal slum." So if you can imagine, Kibera is almost 100% single-storey, mostly mud walled, some cement block, corrugated steel roofs. And it is about the size of Central Park, with some estimates of about 1 million people, maybe a little less, living there. Mathare, by contrast is mostly 4-6-storey buildings, cement blocks, with about 5–6 apartments per floor. There is usually one toilet point and one shower point on each floor, so it is shared across five or six households, which could each have about five people within them. So it is a serious amount of sharing going on. And like any shared resource, unfortunately, the toilets are not maintained or cared for in the way that anyone would like them to be. So these toilets in Mathare, in these vertical buildings, had become really, really unhealthy, unsanitary, unpleasant, to say the least. To the point where some people, some parents were not letting their children use toilets by themselves, for fear that they would touch a wall, slip and fall, or anything like that and that could be a serious health hazard.
>
> The entrepreneurs we had been working with in Mathare evolved a new business by responding to the situation in their neighborhood, which was very different from the one in which we had focused originally, and started doing this shared toilet cleaning service, using our products, mainly Toilet Duck, and then actually a locally-sourced general-purpose cleaner. It was the same theory, the same idea, creating a service in a community based on an SC Johnson product, that also really delivered a significant amount of benefit for the community at a price point everyone could afford, because it was shared across multiple people. But it was an idea that we had not had. Now we are really focused on shared toilet cleaning, and developing that as a business and growing that as a business. . . . CCS offers the service, telling residents of each floor: "Everyone puts in about 30 cents and we clean the toilet." There was no regular cleaning before and in most buildings there is no running water. So it is an added value to the residents. (Justin DeKoszmovszky, interview, May 19, 2008)

Describing the changes that occurred in both the location of the project and the business plan, DeKoszmovszky explained how he and other outsiders had learned one of the key principles in community organizing from the local entrepreneurs they worked with.

> One of the learnings we had in year one, as we were going from. . . . having a business concept to creating a business that is an on-going, operating entity, we were talking a lot about "sweat equity"—put in the time to develop the business, and the income will come later on. What we realized very quickly was at the Base of the Pyramid, when you are working with very poor partners, poor from an income standpoint, they cannot make the investment of sweat equity. That is too expensive. Most of these folks are day

laborers or have very diverse income streams; even within one day they might do 2 or 3 jobs or 2 or 3 income-generating activities. Dedicating half of a day to working with us to go door-to-door and sell a service, if they did not make 3 or 4 sales a day, it affected what they ate that night, very, very literally. And so sweat equity, not a capital investment, even a time investment is not something that at this level is necessarily even possible. I think one of the myths about the Base of the Pyramid or poor people in general and working with them is that they have a lot of time. That's not necessarily true. In one of the families there is someone abroad who is sending money home or someone else who's making money in the family and therefore everyone is relying on the one income. But at least in my experience in Nairobi with youth that has not been the case. They use the term, "hustling." If you ask them, "How do you make your money?" most of them will say, "I hustle." That means that in the morning they might be down at the local potato market. So they haul 3 sacks of potatoes before 11am up to the store of someone who's hired them to do that.

And then in the afternoon they're going to sell newspapers to rush hour traffic. Or in the middle of the day they might try to pick up some work. Or now a lot of them are working with CCS, cleaning toilets or selling services and making some money that way. There is something of a fallacy that there is this sweat equity component that people can put in and that companies and development agencies, all they have to do is put in money and invest in the capital and the (workers') time is available. I think that's one of the things that I learned is not necessarily the case. (Justin DeKoszmovszky, interview, May 19, 2008).

Creating a business requires identifying and developing leadership. DeKoszmovszky commented on this process, emphasizing that business leadership calls for different qualities than some informal youth leaders possess.

One of the things we had to do early on was to get away from the existing hierarchy in the pre-established youth groups, and having leadership of the business not be based on where someone was within the pecking order in the youth group, but rather how effective they were at selling the business, doing the business, managing the business. And that has been a key shift. Now we find that some of people who are leaders of the business today are not those who are leaders of youth groups. They are often somewhat quieter, less outgoing than the typical group leader, and they are often somewhat on the outskirts of the youth group. (Justin DeKoszmovszky, interview, May 19, 2008).

The challenge of finding and building human capital is enormous because of low levels of education in the population. According to DeKoszmovszky, most youth participants have no more than a primary school education and even then it might be a minority who are able to write (Interview, 2008).

What began as a partnership between a company and a community organization has evolved into an independent business. Recently, the community-based nature of the CCS business and its members' involvement with and support from the community created a new opportunity.

A newly-elected member of parliament contacted one CCS group, one of the most successful and longest running ones in Mathare, and is offering them [a contract to operate] a public toilet, which is closer to the center of town, It could be a very lucrative business. Because she [member of parliament] knows the work they do in the community, and because she is confident that the income that is generated by giving them the right to operate this toilet will go back to community rather than an outside business owner, she is willing to help them get this business. . . . They clearly did some, not formal lobbying, but they were very, very savvy [about local politics]. Incredibly savvy. Clearly they were in touch with her and or her office, and let her know, "By the way, we are still out here. . . ." And it paid off for them. Now they have an opportunity to do this potentially rather lucrative other business. They are locally involved. (Justin DeKoszmovszky, interview, May 19, 2008).

Purpose and Agency

Survival is the primary purpose motivating the young men in CCS. Their sense of agency is evident in the diligence and creativity they demonstrate by finding a variety of different ways to "hustle" a living. CCS adds some new dimensions. First, it is another source of earnings for people who are so poor that they need multiple sources in case one disappears or a sudden need overwhelms their earning capacity. Second, after it is established, CCS provides a more regular source of income. The work is steady and the payment is contracted in advance. Third, and most significant from the perspective of promoting agency, at CCS the youth are not supplicants asking store owners for work or salesmen hawking newspapers to drivers stuck in traffic. They are the owners and executives of the company that they conceived and founded and that they can modify if they choose. One indicator that this new experience can change participants' behavior is that several entrepreneurs independently started new businesses, such as juice stands and barber shops. In contrast to the CCS entrepreneurs, Herbert (2008) described the plight of urban underclass dropout youth in the United States who "hustle" by turning to illicit activity when they see no other options.

One of the most remarkable aspects of the partnership that created CCS is the respect paid by the representatives of an American corporation and universities to the needs, preferences, and wisdom of young men in an African slum. At least as described, this behavior seems the opposite of the historical colonizing approach that deprives people of agency. It is admirable, but seems to emerge not only from commitments to dealing fairly with people but also from the pragmatic realization that this is the only way to create a viable and enduring business. Whatever its origins, this experience of being respected and wielding influence can be an important source of agency.

Human Capital

The BoP protocol (Simanis & Hart, 2008) is not only a template for developing new businesses but also a process through which people who never imagined starting a business both contribute their knowledge and skills and develop them by co-creating a business with their partners. Initially, the protocol calls for pre-field processes of selecting the site, forming and preparing a team and selecting local partners. Phase I—"Opening Up" involves embedding the company in the community to co-create the business concept. Phase II—"Building the Ecosystem"—involves building the business prototype and shared commitment. Phase III—"Enterprise Creation"—emphasizes the further development of the business model, including testing, and expansion (Simanis & Hart, 2008). Throughout the process entrepreneurship on the part of local participants is nurtured, leading to the creation of additional new businesses.

Social Capital

One advantage to the link between community-based organizations and a large multinational corporation is that the resulting social capital—personal connections—can help people build their human capital. One of the leaders of a project that preceded CCS stood out for his academic promise, though he had not graduated from high school. With sponsorship from team members and Carolina for Kibera, he was admitted to Manchester University, where he earned a master's degree in development.

It is not clear to what extent CCS gives participants access to mentors. It seems that the entrepreneurs who will lead a group are tied to managers, and get a fair amount of direction from them, particularly in terms of their own personal short-range goals for the business. When participants have learned to be entrepreneurs, they are also able to become mentors for other youth in the program.

Tap and Reposition Youth (TRY)[3]

Microfinance, described above in association with the Grameen Bank of Bangladesh created by Muhammad Yunus, typically works with groups of poor women who are married and have children (Erulkar et al., 2006, p. 11). Their maturity, family commitments, and roots in the community stabilize the groups and account for high rates of repayment.

TRY was created in the slums of Nairobi, Kenya, by two organizations, K-Rep Development Agency and the Population Council. K-Rep had extensive experience with microfinance with adults as the largest and longest-running microfinance organization in Kenya. Being concerned about reproductive health, the Population Council identified young women (ages 16–22) in the area as especially vulnerable to HIV/AIDS infection and more generally to sexual exploitation. As in many other developing countries, Nairobi's slums are the destination for young people emigrating from rural villages. In patriarchal societies, young women have few rights at best. When they leave their families and their communities to settle among strangers, they lose whatever support they once had. Adding to their vulnerability, the "informal settlements" where they live are so designated in part to justify their exclusion from law enforcement and other government services. In the midst of population churning, even informal social institutions and social networks have not yet formed.

A few statistics convey the situation well. Kenya has a well-developed primary education system. Ninety percent of 12- to 13-year-olds are enrolled in school (Mensch, Bruce, & Greene, 1998, cited by Erulkar et al., 2006, p. 7). But only 22% of 15- to 17-year-old girls in the slums of Nairobi are in school. Fifty-eight percent of those girls do not live with either parent (Erulkar et al., p. 7). The HIV infection rate among 15- to 19-year-old girls living in Nairobi, measured in 2003, was 5.1% (p. 8).

TRY was designed as a means of helping poor young women who were not in school to enhance their economic situations so that they could better protect themselves from sexual exploitation and the risk of HIV infection that results. Erulkar et al. (2006) and coauthors reported three phases of the program's development. In the first phase, the model originally designed for adults was used. Enthusiasm for microfinance in Asia and Africa has led to large-scale expansion of this model and to a growing emphasis on self-sustaining institutions; that is, on building institutions with rates of repayment and capital formation adequate to support their continuation and growth without infusions of aid funds. As a consequence of this understandable emphasis, microfinance organizations have increasingly concentrated solely on saving and lending, to the exclusion of other functions.

Following this model, participants began by attending a 6-day training program to learn about business planning and management, bookkeeping, and how to fill out and evaluate a loan application. Trainers emphasized that the program is about self-help, not aid. Personal issues including sexual health and relationships were also discussed. After the 25 or so members got to know one another and the staff, they began to build up a loan pool with weekly contributions that were collected and placed in a group savings account at a local bank. Originally, each member put in the equivalent of about 26 U.S. cents weekly. But members decided to raise that number to 65 cents. After about 2 months of contributions, when sufficient funds had accumulated, subgroups of five participants met to select the two with the strongest applications to receive the first loans, averaging 147 U.S. dollars. Repayment began the next week so that the fund could be replenished for the next round of loans. After all members received a loan the first recipients became eligible for a second. Loans were used mainly to start small businesses, including a hairdressing salon, a used clothing store, and a fruit juice business.

Participants voluntarily added a parallel savings plan for nonbusiness purposes. Recognizing their inability to cope with financial emergencies or make nonessential purchases, they created a "merry-go-round" in which each member contributed a small amount weekly that was given to one of the members in turn. In this manner, each member eventually accumulated a reserve amounting to nearly 4 U.S. dollars. The weekly recipient of the fund often made the event into a party, which helped build group solidarity. In addition to putting the accumulated money away, some members used it to purchase clothing or improve their homes.

The creation of the merry-go-rounds reflected not only the need for social support to help members save, but the difficulty many of them had in protecting savings from husbands or boyfriends. The group and its savings account offered a safe place to keep extra money that a man might otherwise take and use for his own purposes.

Repayment rates and participation were high at first, but then began to fall off. The microfinance design depends completely on the continuous cycle of contributions and repayments building up to be loaned out. When some loan recipients default and when members withdraw, the cycle is broken and it may not be repairable. Some members who had repaid their loans were denied second applications because other members failed to repay theirs. As members dropped out, they withdrew their contributions, threatening to leave remaining members with the responsibility for outstanding loans that were not repaid by others.

Analysis of the emerging problems revealed that the youngest and most vulnerable members were experiencing the greatest difficulties, leading to the conclusion that "the program's social-performance objectives of increasing girls' security and financial assets conflicted with its financial-performance objectives focused on credit and loan repayment" (Erulkar et al., 2006, p. 26). This conflict was manifest in the role of the credit officers who were expected simultaneously to encourage and support the members in all aspects of their lives and to enforce repayment schedules. It interfered with the formation of personal relationships among members: One might make a new friend over tea and cookies in the home of the week's merry-go-round winner only to have to pressure the new friend to keep up loan repayments so that the account would have enough money to make a loan when her turn came.

Responding to this analysis, K-Rep and the Population Council created a new role for mentors who would focus on members' personal and social issues and leave financial management to the credit officers. They recruited mentors to address the issues that members had struggled with: health, relationships, conflict management, learning opportunities, and business management. Meetings addressing these topics were added to the weekly meetings on saving and loans. This adaptation recognized that young women recently arrived from the countryside who are mostly unmarried and not yet mothers have small social networks and are mobile. It is very common for them to marry and then move away.

However, it did not recognize another need that members had expressed. Living so close to the edge of survival, they were always only a few hundred shillings away from disaster. They welcomed the encouragement and support they received to save and invest in their long-term economic benefit and to put aside some extra money for purchases. But they also needed savings for emergencies, and the only way to gain access to the money they put into the loan account was to quit the program. A member faced with a medical bill or the need to rent a new place to live had no way of getting the money she needed except to withdraw all of her contributions from the common account. Concerns about these issues were magnified when repayment and participation began to drop and remaining members worried that their contributions would be used to cover other members' debts.

Recognition of this problem set the stage for TRY phase 3 in which Young Savers Clubs were created with many of the same young women and many of the same procedures as the original model, such as weekly meetings to deposit savings in a joint account. The difference was that deposits were not for loan but personal savings, available at any time to the depositors. Despite staff concerns that girls would put all their money into savings and stop contributing to the revolving loan fund, the most common response was for young women to participate in both.

Two of the key themes that emerged from the TRY experience are the importance of the social interaction it promotes and the different needs and capacities of the participants. Under the anomic conditions facing the young women targeted by TRY, simply having a group of peers to meet with weekly and one or more older women to talk to was a significant improvement in their lives and would have been regardless of the reasons for meeting. Many of the additions to the program acknowledged and responded to the need for human contact, for friendship and caring.

But repeatedly the differences among participants, especially by age, came to the surface. Dropouts from the original program were younger, had less education, were likely to live with a parent, and were poorer compared to those who persisted. Their most pressing financial need was not for a business loan but for a safe place to keep savings that could be readily accessed in an emergency. Mixed groups encountered problems when some women, mostly older, were hoping to create a business while others simply wanted to save money and were anxious about whether they could regain access to it or whether other members would pay back their loans. Older participants were readier to save and to repay loans. Like classic beneficiaries of microfinance they wanted to maintain their access to capital, taking out and repaying a series of loans. Younger participants gained the most simply from the discipline of saving and of having to repay their loans. One loan might be sufficient. They needed more mentoring and social support. Their default rate was higher, but their needs were too.

TRY was accompanied by a well-designed evaluation (Erulkar & Chong, 2005). Participants were matched with nonparticipants and both groups were interviewed before the program began. Small sample size and extreme difficulty in locating nonparticipants for the postintervention interview make evaluation findings less robust than desired; because of high residential mobility only 17% could be located. But the amount of data collected on participants, including records on what they did, and comparisons by age within the participant group yielded valuable insights.

Reflecting the ambitious and diverse goals of the program, financial outcomes were assessed along with gender attitudes and knowledge about reproductive health issues. After the program, TRY participants compared to matched nonparticipants reported higher income, more household assets, and more savings, which were also more secure. They were more likely to endorse the principle that women should be able to refuse sex with her husband. And they were somewhat more likely to say they could negotiate sexual relations, including condom use. However, they did not demonstrate greater knowledge of sexual health issues.

One number captures both the limitations and the potential of the program. After 5 years of operation, the repayment rate for loans had fallen to 50%, far too low to sustain a revolving loan fund. Yet if the nonfinancial benefits are compared to those from many other social and health programs, the fact that participants put up part of the costs themselves makes it a more reasonable investment. Most poignantly, the young women who proved least able to meet the requirements of microfinance were also the most vulnerable.

With both the benefits and limitations in mind, and recognizing the age differences in participants' experience, Erulkar et al. (2006), concluded by recommending a differentiated and staged approach. TRY demonstrates that the standard approach to microfinance that has demonstrated its value and efficacy with older women in established communities is simply not suitable to the target group in the Nairobi slums, especially those still in their teens. They require far more social support and mentoring and they are far less able to generate value with their loans. For this group, savers clubs and opportunities for social interaction and learning, links to youth-serving organizations, training programs, and other supports could magnify the effectiveness of these program elements. Strictly organized microfinance, in this scenario, would be reserved for more mature and confident young women, some of whom would make the transition from the previous stage. Additional means of learning about employment and business would also be made available to the more mature group, including vocational training, work experience, apprenticeships, and other forms of on-the-job training.

Purpose and Agency

Just like the young men creating the Community Cleaning Service, the young women who are their peers and neighbors are motivated by what Maslow (1954) identified as the fundamental human need, survival. Most of them relocated to the vicinity of Nairobi in search of a better life than they could make for themselves in their home villages. Arriving in a strange place without family and friends, they need guidance and support to find the most rewarding possibilities for earning a living. Grasping these possibilities requires and builds a sense of agency.

It is difficult to imagine a more shattering absence of agency than the experience reported by several TRY participants of having exchanged sex for subsistence. Among the 85% of participants who reported being sexually experienced when they began the program, only 37% said they had willingly consented to their sexual initiation (Erulkar et al., 2006, pp. 26–27). Confronted with the power imbalances that underlie such exploitation, the threats to physical health posed by HIV infection cannot be resisted solely with education. Young women need to know that they have the support they need to provide for themselves and that they can resist unwanted sexual advances.

Although the evaluation did not assess agency or purpose, the reports of participants succeeding in building small businesses suggest that some of them gained the ability to plan and to carry out their plans.

Human Capital

TRY focuses on accumulating financial capital but simultaneously on building the attitudes and habits of saving and investing wisely. Training in business practices, the modeling by peers of successful entrepreneurship, and the experience of making business plans and decisions individually and as part of a group also add to participants' human capital.

Social Capital

As significant and relevant as purpose and agency and human capital are in TRY, it epitomizes the power of social capital. Microfinance relies upon the power of personal relationships and the trust that develops within them. TRY recruits young women who have left most of their social capital back in their home villages and helps them build a new fund of social capital. This is where TRY departs from classical microfinance, which builds on existing social capital of long standing. The obvious explanation for the much lower repayment rates in TRY and for the need to build in additional supports is that TRY participants are defined by the very absence of the social capital that made microfinance work so well among mature women in Bangladeshi villages.

Participating in a saving and lending group adds to young women's social capital, but the experience of TRY demonstrates that the group itself and its activities are insufficient. Especially for teenagers, the chance to make friends with peers and to share purely social time are essential. Adults who can serve as mentors are another important form of social capital, greatly augmented by the addition of older women to the program staff who were formally designated as mentors and selected to meet needs expressed by the participants.

FEATURES OF ASSET-BUILDING INSTITUTIONS

The four institutions described above seem to promote asset building. They differ in many ways, but they also share some common features, meaning the ways they are structured and the kinds of experiences that participants have. We find six common features: public/private partnerships; learning and earning; responsible social roles; youth leadership and civic engagement; proliferating pathways; and mentoring. The four institutions also illustrate the difference between systems and programs.

The term *institution* has multiple, broad meanings. We introduce here another such term, *system,* and contrast it with *program.* In this context, we mean by system an entity that is large enough to accommodate nearly all of those who can benefit from it. For example, school systems are expected to find a place for every child of the appropriate age. A system endures; its existence is not dependent on annual fund raising or a variable legislative appropriation. A system also has clear and robust connections to other systems (Hamilton & Hamilton, 1999).

German apprenticeship exemplifies systems. Despite current struggles to find adequate placements, it continues to serve more than half of the eligible age cohort. Its financial support is solid enough to carry it through some employers' decisions to opt out. And it very clearly and strongly links the country's education system with the labor market. It also provides paths to other parts of the educational system, including a range of postsecondary vocational institutions and even universities.

Our other three institutions are programs, not systems. We present them as potential seeds for new systems, but acknowledge that they remain small and vulnerable. YouthBuild is both the oldest and the largest. The success of YouthBuild's leaders in gaining federal funds and private donations bodes well for continued growth. Ideally, that growth will be in the direction of becoming a widely valued and recognized institution to meet the needs of young people who have failed in and been failed by schools. It is encouraging in this context that the educational component is being enhanced and formalized. The participants who wrote and signed their *Declaration of Inter-Dependence* demonstrated an awareness of the need for stronger systems by pointing out that YouthBuild alone cannot achieve all of its goals. Better schools and better jobs are also needed.

Progress toward system status is harder to envision for CCS and TRY. Both are small scale. We have not been able to determine how they fared during and after the political and ethnic violence that recently swept parts of Kenya. However, they illustrate some of the possibilities and demonstrate that even under the most challenging conditions creative and committed people can find solutions.

Expanding on the theme of system building, we also urge attention to the ecology of institutions in which these programs—possibly nascent systems—function. Bronfenbrenner's (1979) ecological conception of the world in which people develop included four nested levels of systems, including the mesosystem, which he defined as a system of systems. Institutions supporting the transition to adulthood are part of a mesosystem that includes other institutions. Bronfenbrenner propounded a series of hypotheses regarding the optimal nature of mesosystems for development, emphasizing links among microsystems and reinforcement of positive influences in multiple settings (pp. 214–218). In Bronfenbrenner's terms, the YouthBuild staff member mentoring a participant would be a microsystem. To the extent that the staff member links the YouthBuild participant quoted above to new educational opportunities (additional microsystems), he is helping him build links within the mesosystem he inhabits.

Public/Private Partnerships

When we searched for programs that might foreshadow what new institutions supporting the transition to adulthood could do and what they would look like, we did not have in mind as a criterion the melding that we found of public with private. Although it is most highly developed in German apprenticeship, the only system we examined as an alternative and complement to higher education, the same melding also characterizes the other three institutions. Private organizations and entrepreneurship are increasingly seen as more effective and more cost-efficient than government programs.

The term *social entrepreneurship* (Bornstein, 2007) illustrates this convergence of sectors. Whereas philanthropy and social service were once seen as quite distinct, despite the examples of people like John D. Rockefeller and Andrew Carnegie, taking action to improve the lives of others is now seen as requiring some of the same competencies and same approaches as creating a business. As Bill Gates, Warren Buffett, and less celebrated business moguls have turned their attention to and invested their wealth in social causes, they have brought to these kinds of activities the same creativity, analytical powers, and careful attention to costs and benefits that made them wealthy and applied them in the nonprofit arena. Muhammad Yunus and others with a social mission have freely adapted business methods.

Learning and Earning: Combining Education with Employment

In the United States, working one's way through school is a time-honored tradition. As enrollment in higher education has exploded and commuter institutions have proliferated, working while going to college has become normative, even in elite institutions. This practice reflects not only the adaptation of institutions of higher education to students who are employed, part time or even full time, but also a labor market that makes numerous part-time and "swing-shift" jobs available. It is harder for students in Germany and many other countries to work part time because higher education is organized for full-time students and the labor market is organized for full-time workers.

The cost of attending school is not limited to tuition charges. Enrolling in school also incurs "opportunity costs," namely, lost earnings from not working. Young people from families living on the edge cannot rely on family support. They may be fortunate to have it during the primary grades, but if they go as far as postsecondary education they are on their own. Therefore, they need low- or no-cost education, but they also need a way to earn money while they are enrolled. Young people who are expected to contribute to the family's well-being need money for that purpose, over and above tuition and their own sustenance.

German apprenticeship is designed as a work/learning experience, with wages held low enough to ensure that learning prevails. YouthBuild was created specifically for poor youth who are no longer enrolled in school. Earning wages is a critical incentive for participation. Assistance in obtaining the GED or a high school diploma is a central goal of the program, enabling and encouraging graduates to enter post-secondary education. Both TRY and CCS are designed primarily to help young adults earn a decent living. Yet they educate and train young people as certainly as if they were formal educational institutions. They have only informal links to formal education. Strengthening those links seems a desirable direction for future development both as a means of increasing the emphasis on learning but also as a basis for conferring formal educational credentials on participants. One of the strengths of German apprenticeship is that it yields a formal credential that is negotiable in the labor market. It formalizes what was originally an informal mode of teaching and learning both by certifying the knowledge and skills apprentices gain and by linking work-based learning to schooling.

German apprenticeship is also exemplary in exploiting quite systematically the pedagogical power of workplaces. Rather than treating the need to earn money as a distraction from learning, new institutions can be designed to teach through work. YouthBuild espouses this philosophy and both CCS and TRY have made progress in this direction.

Responsible Social Roles

As has been noted, rolelessness is a threat during the transition to adulthood. With "regular" jobs hard to find and the role of student inaccessible, apprenticeship, Youthbuild, CCS, and TRY provide respected social roles. Young people who would otherwise be unemployed or picking up odd jobs have stable employment as well as earnings. They are part of an organization that values them and in which their peers as well as adults encourage and support them. Filling new institutional roles builds a young person's sense of identity; it is part of the answer to the key question: "Who are you?"

Youth Leadership and Civic Engagement

Karen Pittman (Pittman, Irby, Tolman, Yohalem, & Ferber, 2002), who is one of the best thinkers about youth issues and unmatched as a communicator about those issues, has distinguished things done *to* youth—services—from things done *for* youth—supports—and both from things done *with* youth—opportunities. Services, supports, and opportunities are all needed and often provided by the same institutions. However, Pittman reminds us that when youth are viewed as problems to be solved rather than resources to be developed, services tend to predominate. We have written of institutions supporting the transition to adulthood, but the cases discussed are excellent examples of creating opportunities for youth to take responsibility for themselves and others. That is how they promote agency.

YouthBuild pays the most explicit attention of the institutions described to enhancing young people's ability and willingness to participate in democratic decision making. The leadership program not only prepares participants to take leadership roles in YouthBuild, it aims to make them more engaged and more effective citizens of their communities. German apprentices in larger firms may be elected by their peers to sit on a youth committee of the works council, a fixture in German workplaces that gives workers, through their unions, a voice in corporate governance. The *Jugendbeirat* speaks on behalf of apprentices but also provides a kind of apprenticeship in joint decision making.

TRY and CCS appear to be remarkably youth directed. Young workers developed the CCS business model while the partners were trying to get a different model started. TRY has been redesigned at least twice in response to participants' needs. Although youth empowerment such as this may not lead directly to civic engagement, the agency it fosters and the experience it gives young people in defining their interests and expressing them publicly seem likely to carry over into other arenas, especially civil society.

Proliferating Pathways

Some young people follow career paths that are very clear and very direct. Consider a young woman who has wanted to be a doctor since she was five years old. Given good advice, intelligence, hard work, support, a high school internship in a hospital, and some luck, she is likely to graduate from high school with a strong record, enroll in a selective college and excel at her premed courses, do well on the MCATs, enroll in the best medical school that admits her, accept the internship that best suits her needs, pass her state exams, and begin a residency that will lead to a satisfying and productive practice. The professions are distinct precisely in the specificity of preparation that qualifies people to practice them. Entry is allowed only through certain gateways. Some who succeed may do other things first, but everyone must pass through the same gateways, without exception.

Most occupations do not have such clear, and rigid, entry requirements, and most people's career paths are far less direct. German apprenticeship and associated laws and practices create specific gateways for skilled and semi-skilled occupations. The presence of significant gateways has two competing effects on young people's career paths. On the one hand, they clearly mark career paths. They make them transparent. The would-be doctor knows precisely what she must do. On the other hand, they make those paths difficult to traverse. Gates not only swing open to allow people through, they remain closed to those without the key. The presence in Germany of precise requirements for certification as an auto mechanic tells a young man just what he must do to be able to work on cars. But if he changes his mind and decides he would rather work on auto bodies, he has to start over and follow a different path through a different set of gates. Career paths are, under these circumstances, relatively impermeable; it is hard to move along them (Hamilton, 1994).

An ideal institution supporting the transition to adulthood gives young people both a map to make career paths more transparent—advice and assistance on career paths—and the kind of experience and training that helps them through the gates that mark the path. Institutions that create multiple pathways to the same career goals are especially desirable. Recent adaptations of German apprenticeship have enabled apprentices to move back into full-time schooling. Pathways are being created in some occupations so that, for example, cabinet makers can become interior designers.

Mentoring

Among the four institutions, only TRY formally designated a set of adults as mentors. The role was created after high default and dropout rates forced the rethinking of the microfinance scheme, resulting in more explicit attention to nonfinancial issues. Selecting mentors to match the issues participants had identified as important to them was an enlightened design feature. Tellingly, the women who qualified as mentors were also strong candidates for other positions, leading to high turnover despite attractive rates of pay.

But mentoring does not depend upon people who are formally designated as mentors (Hamilton & Hamilton, 2004). By our definition, mentors are adults outside the family who offer the kind of advice and assistance that a parent or other family might be expected to provide. As mentoring programs have proliferated, a positive development, mentoring has come to be identified with programs. But the programs exist to synthesize a natural relationship that has been impeded by age and social class segregation and by hyper-busyness. Most mentors are naturally part of a young person's social network, not introduced by a mentoring program. In all four of the institutions we have described, adults are available who are responsible for working with young people to help them achieve their goals. Some of them become mentors.

Mentoring connotes a relationship that goes beyond the limits of a position description and endures through changes in the organizational relationships of the people involved. A teacher who instructs a student in class and works with the student after class is doing her job. When the teacher also advises the student on her educational pathway and on other topics, such as relations with parents and personal values, she has moved beyond the teaching role to become a mentor as well. Becoming a mentor often means that the relationship extends beyond the walls of the school and the duration of the school year as well.

When mentoring is defined in this way, rather than in terms of a formally defined organizational role as in TRY, it becomes difficult, if not impossible, to determine whether and to what extent mentoring is happening within a program or system without conducting empirical research. However, the structure and functions of all four institutions appear to provide opportunities for mentoring relationships to develop between participants and adult staff but also other adults who are involved by bringing them together around common goals. German apprenticeship illustrates the possibilities well. Taking on an apprentice obligates an employer to provide learning opportunities. A designated person has day-to-day responsibility for teaching an apprentice. In a small shop, that might be the owner. In a large firm, a coordinator of apprentices arranges placements in rotation so that each apprentice learns about the functions of multiple departments, with a series of different supervisors. But apprentices may form their closest relationships with other adults they get to know at work.

CONCLUSIONS

For large numbers of young people, the transition to adulthood is a journey of discovery, a time to learn more about themselves, others, the worlds of work and citizenship, and their places in those worlds. Higher education, employment, family, and institutions of civil society provide them with support, notably in the form of opportunities to gain a sense of purpose and agency, to build their human capital, and to acquire social capital. As norms change regarding the duration of the transition and the sequence of steps that constitute it, advantages accumulate with those who are able to use higher education as an institution in which to make or at least start the transition. The labor market, which once offered jobs that would support a family to young men whose education stopped at high school, has become a more forbidding place in the United States and other countries. Many employers will hire older teenagers or people in their early twenties, but they are concentrated in low-wage, low-skill positions with few opportunities for moving up a career ladder. Young women of the same age are unlikely to devote themselves to raising children; economic necessity forces most to work and to build the human capital they will need to contribute steadily to the family's sustenance.

A prolonged transition to adulthood without benefit of higher education can be valuable but it can also be a fruitless delay. To enable more young people and especially those from poor families to take full advantage of a longer period between the time when they are physically mature and the time when they assume adult roles, young people experiencing it need to inhabit institutions that more closely match the new realities of this period of life. New and adapted institutions can provide the sense of purpose and agency, the human and social capital that young people need to be productive workers, engaged citizens, and nurturing family members.

Enrolling more young people in higher education is certainly desirable, but it is no substitute for the declining capacity of employment institutions and families to support the transition to adulthood. Large increases in enrollment would require larger investments in higher education than taxpayers are prepared to make. Some young people do not like and do not do well in school. And if everyone went to college, some graduates would still have to do work that does not require a college degree.

New institutions must be attuned to the needs of young people from poor families as they enter adulthood. Like residential colleges, these new institutions must offer the supports and opportunities required during the transition. Ideally, they will contribute to reducing the reproduction of social class, making it possible for young people to exceed the SES into which they were born. We have examined one well-developed system, German apprenticeship, for clues to what such institutions might look like. Three programs for low-income youth, YouthBuild in the United States and the Community Cleaning Service and Tap and Reposition Youth in Kenya, point in some new directions.

Perhaps the most important lesson to be learned from examining these institutions is that more than one institution is needed. Rather than trying to create a single institution that does everything for all young people, we should think about the ecology of institutions in which young people become adults. German apprenticeship gains strength from bestriding the educational system on one side and workplaces on the other. It provides a gateway into respected and well-paid occupations. But it does so with a certain rigidity. Young people who neither graduate from universities or from postsecondary vocational institutions nor complete an apprenticeship have few options. The path to a skilled worker's certificate is well marked; deviations are discouraged. Young people with immigrant family backgrounds have not been well served by this institution and adaptations to improve their prospects are just being created to adapt to the structural limitations of the former East.

In the United States, young people who do not earn college degrees make their way into adulthood via multiple paths, but many lose valuable time and fail to acquire in a timely way the assets they need. Paths with more clearly visible gates and clear information about how to pass through those gates would help. YouthBuild is an example of an organization that helps mostly minority high school dropouts in poor urban communities gain the purpose and agency they need to move into productive paths and gain a powerful combination of construction-related skills but also academics and civic competence, enabling graduates to go on to many different fields, especially human services. But, as participants pointed out, YouthBuild cannot do it all alone. Other supportive institutions must be visible and accessible to participants.

The exemplars described here suggest that such institutions will have some common features. Although many will be no more than programs, they will have the potential to become systems. Rather than maintaining the separation between work and learning that typifies institutions for children, they will enable young people to earn a living while they continue to learn. Being a participant in these institutions will give young people responsible and respected roles, avoiding the fate of rolelessness. Becoming an adult means assuming additional civic responsibilities, and these institutions give at least some young people experience and instruction in civic competencies, including leadership. New institutions, like those we have described, will be hybrids, linking public with private in ways that challenge that dichotomy. Rather than constituting a single channel through which all young people must pass to adulthood, they will create a plethora of pathways from which young people may choose. That variety heightens the need for mentoring from caring adults beyond the family, including both formally designated and informal or natural mentors. Like the creators of YouthBuild, CCS and TRY, we need to turn our collective capacity for social entrepreneurship to the task of overcoming the structural lag that now leaves too many poor young people with inadequate support during the transition to adulthood.

NOTES

1. Additional detail and extensive documentation may be found in Hamilton (1990).
2. We are greatly indebted to Professors Drs. Burkhart Lutz and Holle Grünert for convening an informal seminar with their colleagues on institutional support for the transition to adulthood and recent developments in apprenticeship in eastern Germany, at th University of Halle, Germany, September 24, 2007.
3. We rely for this description on the report by Erulkar, et. al. (2006) and the evaluation conducted by Erulkar and Chon (2005). Page numbers are provided only for specific information in those documents.

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