

'What's Your Ten-Year Plan?'

The Effect of Future Expectations and Social Environments in Youth on Future Success



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Abstract

This paper explores how one's financial and educational success in adulthood is affected by the social environment one grows up in, and the expectations one holds for their future during adolescence. Using data from the 1997 National Longitudinal Survey of Youth, we use multivariate ordinal logistic regression to measure the effects of various predictors during the respondents' adolescence on the financial and educational achievement of the respondents at age 30. We find that positive expectations for one's future, as well as access to higher education increase the likelihood of future success, whereas social environments that foster feelings of danger and lack of social support have negative effects on one's future. We discuss the findings and implications of this study within the context of the gendered, racial, and socioeconomic inequalities.

Keywords: expectations, social environment, adolescence, future success, longitudinal.

Introduction

The relationship between adolescent life expectations and future success has been explored throughout many disciplines, in particular, psychology and sociology. Most previous work has assumed that one's characteristics and life experiences during their childhood and adolescence – whether they are neurological, biological, or environmental – affect one's future.

When attempting to understand how individuals achieve occupational and educational success, popular explanations often focus on individualistic predictors such as IQ, motivation, and ambition. However, focusing on individualistic biological or neurological characteristics fails to consider the powerful effects that social variables, such as class, access to education, gender, and race, have over our lives.

In this paper, we explore how individuals' success in adulthood is affected by the expectations they hold for their future during adolescence, and the social environment in which they grow. We adopt a life course perspective and use data from the 1997 National Longitudinal Survey of Youth to examine the following question: to what extent do individual expectations and social environments during adolescence affect one's financial and educational success in adulthood?

We find that positive expectations for one's future, as well as access to higher education, increase the likelihood of future success, whereas social environments that foster feelings of danger and lack of social support have negative effects on one's future.

Previous Research On Life Course Trajectories

The life course perspective holds that people's life course should be thought of as a social phenomenon. Longitudinal transitions and trajectories in one's life, including experiences and characteristics from

childhood and adolescence, have significant impacts on the life course and on future successes (George 1993). While biological and genetic characteristics inherently shape and affect interests, experiences, and life course, it is crucial to recognise and study how social factors influence our life. The life course perspective argues that the environment into which we are born, and the experiences we gain through our differing opportunities, experiences, and surroundings, necessarily shape how we live our lives and the trajectory of our life course.

The life course perspective can be used to theoretically conceptualise how individual expectations and social environments during adolescence have effects on the life course. Expectations regarding the future during adolescence necessarily affect the life course by influencing, and potentially determining, the decisions one makes for their future. Having low expectations for the future might deter someone from pursuing education or careers that they deem unattainable or unrealistic. Low expectations may also be intertwined with low aspirations or low self-esteem, which affects what someone believes they deserve in life, and in turn what they strive to achieve. Having high expectations for the future may drive individuals to pursue higher education or aspire to have a more prestigious career. Consequently, they may feel pressured or motivated to achieve these high expectations.

Furthermore, the expectations that one holds for themselves during adolescence are necessarily shaped by the environment in which they are raised. Having supportive teachers and parents, or being able to afford higher education, may encourage the development of high expectations and aspirations for one's future. Conversely, being exposed to negative social environments, or performing poorly in school during youth, may result in the development of negative or low expectations for one's future. The life course perspective leads us to expect a positive correlation between future expectations during adolescence and actual success during adulthood. In addition, we may expect one's future expectations during adolescence to be shaped and influenced by social environment factors.

Scholars have used the life course perspective to

empirically explore the effect that future expectations and social environments during youth have on our future successes. Ashby and Schoon (2010) found associations between teenage ambition, teenage educational performance, and adult social status. Using longitudinal data from a cohort of people born in the year 1970 in Britain, they found that adolescents who performed better in school and who valued getting a job were significantly more likely to eventually earn more money and have a higher social status. In addition, they found that social environment variables, such as family income and parental education, significantly affected ambition during adolescence, and therefore shaped future success. Adolescents from better educated and wealthier families were more likely to perform better in school and aspired to have more professional jobs and higher levels of higher education.

Croll (2008) came to similar conclusions, finding a relationship between socioeconomic status and ambition during adolescence on the one hand, and success in adulthood on the other hand. In a study of British 15-year-olds between the years 1994 and 1999, with a follow-up survey in the year 2004, Croll found that socioeconomic class and gender shaped ambition, particularly among those from less advantaged households. Adolescents with high ambition had greater success in adulthood, even when accounting for socioeconomic class. However, among adolescents with low ambition, those from higher class families had significantly higher rates of occupational success than those from less advantaged families.

Similarly, studies in the United States have reported a positive effect for both aspirations and expectations during adolescence on individuals' income, educational attainment, and occupational success in adulthood, with follow up periods ranging from 10 to 30 years (Cochran et al. 2011; Dubow, Boxer, and Huesmann 2009; Judge and Hurst 2007; Mello 2008). However, the authors of these studies found that this relationship is mediated and affected by social environment variables such as gender, parental education, and socioeconomic class. Mello (2008), for example, suggested that the relationship between adolescent expectations and future success varies by

gender, with the effect only being significant for men, but not for women. Judge and Hurst (2007) suggested that positive expectations and aspirations during adolescence are strengthened among those with higher socioeconomic class.

The literature reviewed above has highlighted how both social environment variables and individual aspirations during adolescence affect our success in adulthood and has exhibited the link between one's aspirations/expectations and one's social environment. The majority of this literature has focused on respondents' socioeconomic class, gender, educational performance, aspirations, and parents' education level as explanatory variables for future success. However, no previous study has looked at more comprehensive variables measuring social environment, such as the respondents' relationship with their teachers, whether the respondents feel safe and supported, and the respondents' exposure to violence and negative life experiences. In addition, the above literature has mostly focused on the respondents' *aspirations* for their future occupation or education. However, previous studies did not examine the effects of potentially-negative *expectations* on adolescents' future.

In this paper, we explore a number of predictors that offer a more comprehensive understanding of adolescents' social environment: their exposure to violence and criminal behaviour, their feelings of safety in school, whether they feel supported by their teachers, and the education of their parents. In addition, we focus on the respondents' *realistic expectations* (both negative and positive) – that is, what they think their future will look like – rather than their ambitions or hopes. This differentiation is crucial. While one might *hope* that their future looks a certain way, what one actually *expects* to happen might not be in line with these aspirations (Boxer 2011).

Our study will also be the first to study these relationships using the 1997 National Longitudinal Survey of Youth, which follows a nationally representative sample of people in the United States from youth to adulthood. This dataset allows an analysis of the years 1997 to 2013, providing a more up-to-date analysis than those of most previous studies in the field.

Methodology

Data

We analyse data from the United States' 1997 National Longitudinal Survey of Youth (NLSY). The NLSY is a US nationally-representative sample of approximately 9,000 people born between the years 1980 and 1984. The first round of hour-long interviews took place in 1997, when the respondents were between the ages of 12 and 18. The respondents were then interviewed in each following year, with the most recent round of interviews – Round 17 – taking place in 2015, when the respondents were between the ages of 30 and 36.

The original sample consisted of 8,984 respondents, and the attrition rate has been fairly low: close to 80% (7,103) of the original sample respondents in Round 1 were interviewed again in Round 17. The larger sample of 8,984 respondents comprised two different subsamples. The first was a subsample of 6,748 respondents, designed to be representative of people living in the United States during 1997. The second was a subsample of 2,236 respondents, designed to oversample Hispanic and Black people living in the United States during this time. In the current study, we exclude this latter sub-sample, in the interest of having a nationally representative sample.

In 1997, only a subsample of approximately 3,400 respondents aged 15 or older were asked questions about their future expectations. We therefore had to restrict our sample for the current analysis (which focuses on the effects of these expectations) to these respondents. In addition, since we include in our analyses variables that measure feelings of safety and support in school, and academic performance in school, we restrict our sample to only those respondents who attended regular school, with regular academic performance measurements. Finally, we further restrict our sample to those respondents who grew up with a mother and father in their household, in order to include parental characteristic variables in our analysis. Our final sample is therefore comprised of 1,413 respondents.

Our analysis focuses on Round 1 and Round 16

of the survey, taking place in the years 1997 and 2013, respectively. The respondents in our sample were aged 15 to 18 in 1997, and 31 to 34 in 2013. The future expectation variables from the year 1997 that we include in our analysis measured respondents' occupational and educational expectations for when they would be 30 years old. We therefore perform our longitudinal analysis using follow-up data from 2013, when the respondents were 30 years or older. However, as a robustness check, we also ran regression models with a shorter follow-up period, using follow-up data from 2007. Since results were very similar, we only report here findings from 2013 as our follow-up year.

Measures

Outcome variables

Financial success: Financial success is measured using a self-rated measure of the respondent's general financial situation in the year 2013 (a 5-scale measure, where 1 represents a tough financial situation and 5 represents a secure financial position). We preferred this self-rated measure over ones measuring yearly income because one's financial situation and how comfortable they feel financially depend not only on their income. Rather, these are also influenced by factors such as parents' assistance, place of residence, and debt.

Educational attainment: To assess educational attainment of respondents, we use a question about the highest degree that the respondent had received by 2013. Possible answers were: 0=no degree; 1=General Equivalency Diploma (GED), 2=high school diploma, 3=Associate/Junior college degree or Bachelor's degree; 4=Master's degree, and 5=Ph.D./professional degree. The Ph.D. and professional degree were originally separated, but we recoded them into one category, as there were too few respondents who had completed a Ph.D. or a professional degree in the sample.

Predictors

Future expectations: In 1997, when the respondents were 15 years or older, they were asked a number of questions about what they expected their life to look

like in the near and far future. 'Near future' refers to what they expected their life to look like by the age of 20 (approximately 2 to 5 years in the future), whereas 'far future' refers to what they expected their life to look like by the age of 30 (approximately 12 to 15 years in the future). We include in the analysis three variables that measure the respondent's future expectations: (1) the percent chance respondents think they will be in jail by age 20; (2) the percent chance respondents think they will have a college degree by age 30; and (3) the percent chance respondents think they will be working at least twenty hours a week by age 30.¹

These three variables are all continuous, where the respondents selected a number from 0 to 100. However, they are all heavily skewed, and remain skewed even after log transformation. The kernel density plots of these variables show that the majority of respondents chose percentages that are easily conceptualised, such as 0%, 25%, 50%, 75% or 100%. We therefore re-coded each of these three variables into categorical variables of four categories each.²

Social environment: We focus here on three main aspects of the respondents' social environment during adolescence: whether they felt safe and supported at school, whether they were exposed to crime, violence and/or organised gangs, and the education level of their parents. Our measure for parental education is the respondent's mother's years of education (we found a high correlation between mother's and father's education levels). We use three dichotomous measures for exposure to violence and/or organised gangs: whether the respondent had any friends or siblings who were part of a gang, whether the respondent had ever seen someone get shot, or shot at, before the age of 12, and whether the respondent's father served time in prison before the respondent was 16. Finally, to measure whether respondents felt safe and supported at school in 1997, we include two dichotomous variables in the analysis. We examine respondents' agreement ('yes' or 'no') with the following two statements: (1) 'I feel/felt safe at this school,' and (2) 'The teachers are interested in the students.'

Control variables: We control for the following covariates: race, gender, whether the respondent had a

child or not in 1997, the respondent's high school Grade Point Average (GPA), and whether or not respondents' health limited the amount they could work in 2013. These variables all have potential confounding or mediating effects on the relationship between adolescent expectations and adulthood success.

Due to institutionalised racism and sexism, gender and race influence opportunities and success. Having a child during adolescence might substantially decrease expectations during adolescence and could therefore affect future educational and financial success. In addition, respondents' financial and educational success in 2013 might be greatly affected by their health, and whether or not they are physically or mentally able to work. Finally, and perhaps most saliently, one's expectations for their future may be largely based on current realities, in particular current academic success. Indeed, academic success in youth is a potential confounding variable, which might explain both expectations for one's future and actual future success.

Analytic Strategy

Since both of the outcome variables, future financial success and future educational success, are ordinal variables, we use multivariate ordinal logistic regression to assess the effects of the independent variables. All analyses were conducted using STATA version 12.0.

Results

Descriptive Statistics

Table 1 summarises the means and relative frequencies of both the dependent and independent variables in the analyses. A large proportion of the respondents – approximately 42 percent – were 'able to make ends meet without much difficulty' in 2013, and only 3.5 percent felt that they were 'in over their heads' financially. Just under half of the respondents held a high school diploma as their highest degree in 2013. Less than two percent held a Ph.D. or Professional degree, and under four percent had no formal educational degree.

The majority of respondents expected to have a college degree and expected to work by age 30. Respondents had lower expectations for having a college degree by age 30 than they did for working by age 30. Less than 2 percent of respondents thought that there was a less than 25 percent chance they would work by age 30. In contrast, more than 11 percent of respondents thought there was a less than 25 percent chance they would have a college degree by age 30. Almost none of the participants thought they would be in jail by age 20.

Finally, over 10 percent of respondents felt that they were not safe at school, and 16 percent felt that their teachers were disinterested in them. Over 19 percent of respondents had friends or siblings that were part of an organised gang, and almost 9 percent had seen someone get shot before they were 12. The average education level of the respondents' mothers in 1997 was grade 12 or one year of college, and almost 4 percent of respondents had fathers who served time in prison.

Effects of Expectations and Social Environment in Youth on Future Financial Success

Model 1 of Table 2 presents the effects that one's social environment and future expectations during youth have on their financial success by age 30. The model shows that thinking there is a high chance you will have a college degree by age 30 in 1997 had a significant and *positive* effect on one's financial success in 2013. Expecting a less than 25 percent chance that one would have a college degree by age 30 – compared to thinking there was a greater than 75 percent chance – decreased the odds ratio of being in a more financially secure group in 2013 by a factor of 0.6346. Similarly, thinking there was a 10–25 percent chance that one would be in jail by age 20 – compared to thinking there was a less than 10 percent chance – decreased the odds ratio of being in a more financially secure group in 2013 by a factor of 0.7317.

In contrast, the only social environment variable that is significant in Model 1 is the level of education of the respondent's mother. For each year increase in

Table 1 – Descriptive statistics (n=1413)

Outcome variables (2013)	Percentage/mean (SD)
<i>Respondent's financial situation</i>	
1= "in over your head"	3.54
2= "tough to make ends meet but keeping your head above water"	10.97
3= "occasionally have some difficulty making ends meet"	25.27
4= "able to make ends meet without much difficulty"	42.39
5= "very comfortable and secure"	17.83
<i>Highest degree received</i>	
0= None	3.26
1= General Equivalency Diploma (GED)	8.07
2= High school diploma	45.15
3= Associate/Junior college or Bachelor's degree	32.98
4= Master's degree	8.63
5= Ph.D. or Professional degree	1.91
Individual adolescent expectations variables (1997)	
Percent chance R thinks they will have a college degree by age 30	
0-25% chance	11.18 (31.53)
26-50% chance	13.52 (34.20)
51-75% chance	13.45 (34.13)
76-100% chance	61.85 (48.59)
Percent chance R thinks they will work 20+ hours a week by age 30	
0-25% chance	1.27 (11.22)
26-50% chance	3.54 (18.48)
51-75% chance	4.81 (21.41)
76-100% chance	90.38 (29.50)
Percent chance R thinks they will be in jail by age 20	
0-9% chance	83.72 (36.93)
10-25% chance	11.68 (32.13)
26-50% chance	3.54 (18.48)
51-100% chance	1.06 (10.25)
Parental characteristics and social environment variables (1997)	
Feeling safe at school (1=yes)	88.46 (31.96)
Mother's education (years)	13.0078 (2.7354)
Having a friend/sibling in a gang (1=yes)	19.04 (39.27)
Witnessed gun shooting before age of 12 (1=yes)	6.44 (24.56)
Father served time in prison before the respondent was 16 years old (1=yes)	3.89 (19.35)
Respondent feels that teachers are disinterested in him/her (1=yes)	16.14 (36.80)
Control variables	
<i>Race</i>	
White	74.24
Black	15.43
Other	10.33
Male	48.83
Respondent has at least one child in 1997 (1=yes)	1.06 (10.25)
Respondent's health limits the amount of work they can do in 2013 (1=yes)	6.65 (24.93)
Overall high school GPA of the respondent (2 implied decimal points)	286.1847 (60.7038)

the mother's education, the odds ratio of being in a more financially secure group in 2013 increased by a factor of 1.0345.

As for the control variables, being a man and having a high GPA in high school have significant and positive effects on financial success in adulthood. In contrast, having health problems that limited the re-

spondents' work in 2013 was negatively associated with future financial success. In Model 1, the variable with the strongest effect on the odds ratio of having financial success in the future was having poor health in 2013, which decreased the odds ratio of being in a higher financial group by a factor of 0.1996.

Table 2 – Ordinal logistic regression predicting the effects of youth *expectations and social environment* in 1997 on financial and educational success in 2013 (n=1413)

	Model 1 Financial success	Model 2 Educational success
Individual adolescent expectations variables (1997)		
<i>Percent chance R thinks they will have a college degree by age 30</i>		
0-25% chance	.6346 (.1091)**	.2594 (.0497)***
26-50% chance	.5195 (.0827)***	.3783 (.0665)***
51-75% chance	.8346 (.1276)	.6555 (.1092)*
76-100% chance (reference category)	—	—
<i>Percent chance R thinks they will work 20+ hours a week by age 30</i>		
0-25% chance	1.6701 (.8599)	.9529 (.4828)
26-50% chance	1.5363 (.4215)	1.4805 (.4392)
51-75% chance	1.1210 (.2598)	.8166 (.2045)
76-100% chance (reference category)	—	—
<i>Percent chance R thinks they will be in jail by age 20</i>		
0-9% chance (reference category)	—	—
10-25% chance	.7317 (.1116)*	.9526 (.1600)
26-50% chance	.6782 (.1910)	.7565 (.2298)
51-100% chance	1.3164 (.6762)	.4016 (.1877)+
Social environment variables (1997)		
Feeling safe at school (1=yes)	1.2892 (.2083)	2.0096 (.3628)***
Mother's education (years)	1.0345 (.0200)+	1.1898 (.0254)***
Having friends/siblings in a gang (1=yes)	.8591 (.1129)	.7829 (.1111)+
Witnessed gun shooting before age of 12 (1=yes)	1.0563 (.2249)	.9342 (.2140)
Father served time in prison before the respondent was 16 (1=yes)	.7546 (.1946)	.5632 (.1649)*
Respondent feels that teachers are disinterested in him/her (1=yes)	.9499 (.1347)	.9251 (.1417)
Control variables		
<i>Race</i>		
White (reference category)	—	—
Black	.8852 (.1297)	.9860 (.1552)
Other	1.2039 (.2055)	1.1391 (.2115)
Male	1.4983 (.1547)***	1.0802 (.1179)
Respondent has at least one child in 1997 (1=yes)	.6733 (.3098)	.2975 (.1649)*
Respondent's health limits the amount of work they can do in 2013 (1=yes)	.1996 (.0414)***	.4505 (.0998)***
Overall high school GPA of the respondent	1.0047 (.0009)***	1.0162 (.0011)***
Number of observations	1413	1413

All coefficients are odds ratios, with standard errors in parentheses.
 + $P \leq .1$; * $P \leq .05$; ** $P \leq .01$; *** $P \leq .001$.

Effects of Expectations and Social Environment in Youth on Future Educational Success

Model 2 of Table 2 presents the effects of social environment and future expectations during youth on educational success in adulthood. The main variables of interest again had a significant effect on educational attainment. The percent chance that the respondent thought they would have a college degree by age 30, the respondent's mother's education level in 1997, and feeling safe at school were all positively associated with the likelihood of having a higher educational

level in 2013. In contrast, thinking there was a higher chance of being in jail by the age of 20, feeling that teachers were disinterested, having friends or siblings in gangs, witnessing a shooting before the age of 12, and having a father that served time in prison were all negatively associated with having a higher educational level in adulthood.

Expecting that there was a less than 25 percent chance that one would have a college degree by age 30 – compared to thinking there was a higher than 75 percent chance – decreased the odds ratio of having a higher education level in adulthood by a factor

of 0.2594. Expecting that there was a more than 50 percent chance of going to jail by age 20 – compared to thinking there was a less than 10 percent chance – decreased the odds ratio of having a higher education level by a factor of 0.4016.

Having a father who served time in prison and having friends or siblings in a gang decreased the odds ratio of having a higher educational level in adulthood by a factor of 0.5632 and 0.7829 respectively. In contrast, with each year increase in mother's education, the odds ratio of respondents having a higher education level in adulthood increased by a factor of 1.1898. Finally, feeling safe at school was associated with an increase in the likelihood of having a higher education level in adulthood by a factor of 2.0096.

As for the control variables, having a high overall high school GPA had a positive significant effect on educational success in adulthood. In contrast, having a child in adolescence, as well as having health problems that limited respondents' ability to work in 2013, were significantly negatively associated with educational success in adulthood.

Discussion and conclusion

In this paper, we examined the following question: to what extent do individual expectations and social environments during adolescence affect one's financial and educational success in adulthood? Using data from the National Longitudinal Survey of Youth, we analysed the effects that certain expectations and social environment variables from one's adolescence have on their financial and educational success when they are in their early 30s.

The results show that both individual adolescent expectations and social environment variables have significant effects on future financial and educational success. Specifically, we found that expecting to have a college degree by age 30, having a mother with more education, and feeling safe in school, all had positive and significant associations with future financial and educational success. In contrast, expecting to be in jail by age 20, having friends in gangs, and having a father who served time in prison all had negative associations with future success.

Our findings are somewhat consistent with those of previous literature. This literature has focused on how socioeconomic class, gender, race, and parental characteristics shape the aspirations one has during adolescence, and how these aspirations, in turn, influence the success one has in the future. Our study focused on a broader set of social environment variables, and on the *realistic expectations* one has for their future rather than their aspirations or hopes. We thus offer a more comprehensive measure of one's social environment growing up. Our findings suggest that the respondents' exposure to violence and criminal behaviour, their feelings of safety in school, whether they feel supported by their teachers, the education of their parents, and the positive and negative expectations they have for their future all have significant effects on future success.

Our results further highlight important variations in the effects of different predictors on educational success versus financial success in adulthood. We found that our independent variables have better predictive power for educational success than for financial success. In fact, more than expectations, we find that the best predictor for future financial success is being a man. This suggests that financial success might be influenced more by privileged social identities and positions, and the opportunities, connections, and structural advantages that come with these, rather than by experiences and expectations in youth. In contrast, educational success was more forcefully predicted by one's expectations during adolescence, and by the social environment in which one grew up.

Our results also suggest that schools and educators should prioritise finding ways to foster a sense of safety and to encourage higher expectations among adolescents, particularly in communities where poverty, violence, and racism are prevalent. Providing youth with a safe and supportive environment in which to learn, and offering them resources to deal with potentially negative life experiences, such as exposure to violence and criminality, could have major impacts on their future educational success. In addition, encouraging women to have high expectations for their future, and to strive to achieve these expectations, could begin to rectify gendered disparities in

financial success. However, since we find that financial success is dependent most on one's gender and not their expectations or social environments, policy initiatives attempting to address gendered inequalities are likely to have less significant impacts on financial success than on educational success. Nevertheless, recognising the ways that gender shapes one's socioeconomic class and financial success is the first step in working toward dismantling gendered inequalities.

In a society where neoliberal ideals rule, success is often painted as an individual achievement. However, our paper demonstrates that success in adulthood is not based solely on one's talent or individual motivations, but rather is largely dependent on variables that one has little to no control over. Fostering safe and supportive social environments during youth, and encouraging youth to expect and aspire for success in their future are therefore important goals for educators and policy makers alike.

Limitations

Previous research has shown a strong relationship between individuals' class when growing up and their future class and success (Mayer 1997). Class is therefore likely a confounding variable in the present analysis. However, the survey did not include an adequate measure of the respondents' socioeconomic class in 1997. Still, some of the independent variables we did include in our models, namely the variables that measure gang involvement, witnessing a shooting, and mother's education, arguably serve as reasonable proxies for class.

A second limitation of this study is related to the nature of the independent variables, and their potential interaction with one another. It is quite likely that one's future expectations in adolescence are largely based on one's social environment and experiences. Therefore, our measurements of future expectations could also be conceptualised as dependent variables, predicted by social environment. While we controlled for social environment in our regression models, future research may try to better account for the ways in which future expectations might mediate the effects of social environments on success in adulthood.

Finally, this study is inherently limited by its quan-

titative approach and use of survey data, which is often simplistic and lacking nuance. The approach we took in the current study fails to capture the unique experiences of individuals and fails to understand the ways individuals interpret each question, and the qualitative nature behind how we operationalise our variables. Mixed-method approaches may therefore be productive and insightful in future research on this issue. Such methods have the potential to help us develop a more nuanced understanding of the effects of adolescent expectations and social environments on future success.

Notes

¹ We ran additional models with a variable that measures the percent chance respondents think they will graduate high school by age 20, but we found that this variable is highly correlated with the percent chance of having a college degree by age 30. Therefore, we decided to exclude this variable from our final regressions to avoid multicollinearity.

² As a robustness check, we ran our regression models with the continuous variables before re-coding them, and found no substantial changes in our results. In this paper we only report on the models in which the expectation variables are re-coded into categorical variables.

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