

# Coming of age in the eBay generation

# Life-shopping and the new life skills in the age of eBay

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# Contents

Coming of age in the eBay generation1
Life-shopping and the new life skills in the age of eBay
Coming of age in the eBay generation: 'Life-shopping' and the new life skills for the age of eBay
Life-shopping, YEPPIES, Peter-Pan Syndrome, The New Collectivism and the Quarter-life crisis
Introduction3
Key Findings5
Meet the YEPPIES – Young Experimenting Perfection-seekers5
The perfect job5
Job-shopping7
Mate-shopping10
Lifestyle-shopping15
The Peter-Pan Syndrome – the postponement of adulthood18
The New Collectivism - Underlying need for security, stability and community
The quarter-life crisis20
Life-shopping22
Future life-shopping: what does the future hold for the eBay generation?24

# Coming of age in the eBay generation: 'Life-shopping' and the new life skills for the age of eBay

Life-shopping, YEPPIES, Peter-Pan Syndrome, The New Collectivism and the Quarter-life crisis

#### Introduction

We've all heard about the 'quarter-life crisis', and associated trends such as adult children still living with their parents, becoming 'permastudents', taking second or even third gap years, job-hopping, mate-hopping, flat-hopping and generally failing to grow up and settle down in the traditional career-house-marriage-kids fashion. Even if they do get married, it's often a 'starter marriage' that falls apart within a few years – and none of them seems ready to have children until it's almost too late (apart, that is, from the ones who get pregnant while they're still at school).

Cue the customary national moan-fest: all the columnists and pundits and letter-writers are either complaining about the feckless behaviour and irresponsible attitudes of the youth of today, or bellyaching on their behalf about how difficult life is, what with student debts and house prices and all, or casting about for someone to blame – mostly coming up with the usual suspects: the government, the schools, the parents, the media, the internet, fast food, mobile phones, computer games...

But what's this really all about? What's really going on here? Why are young people having these 'quarter-life' or 'mid-youth' crises'? Why can't they just grow up, settle down, knuckle under and get on with it (this debate seems to be awash with phrasal verbs) like their parents did? What exactly is their problem? eBay commissioned the social scientists at the Social Issues Research Centre (SIRC) to find out.

We set out to provide insight into the lives of the 'eBay generation' – those reaching adulthood in the current 'age of eBay. Our aim was to explore and explain current concerns about the 'quarter-life crisis' and associated trends, but also to look ahead: what does the future hold for the eBay generation? What new life-skills will be needed for the age of eBay?

The SIRC study draws on a wide range of data sources – including:

- a critical review of the available research and statistics on young people's lives and opinions;
- SIRC's own national surveys and qualitative studies on different aspects of young people's lifestyles and attitudes (everything from drinking and flirting to risk-taking and saving);

• specific focus groups and in-depth interviews exploring the lifestyles, thoughts, plans, hopes and fears of people in both the quarter-life-crisis agegroup and the previous generation.

# **Key Findings**

# Meet the YEPPIES – Young Experimenting Perfection-seekers

## The perfect job

The YUPPIES of the 1980s were motivated by money and status – and they knew how to get both. Today's young school-leavers and graduates are less certain, less single-mindedly materialistic, but also more ambitious: they want 'fulfilment', although they are not quite sure what it is, and even less clear on how to get it.

In a recent survey of 25-year-olds, for example, an ambiguous, ill-defined desire for 'personal fulfilment' was the main career motivator for 74 per cent of respondents – rated considerably higher than more tangible goals such as money (35 per cent) and status (28 per cent). This was a survey of both graduates and non-graduates, suggesting that the desire for 'personal fulfilment' is by no means confined to the more educated classes.

According to another study, nearly nine out of 10 young people are seeking careers that would 'add purpose to their lives as well as fulfil their potential at work', 59 per cent feel that their current job 'doesn't fulfil' these 'wider life ambitions' and 50 per cent feel that their employers 'do not care about them as individuals'. Employers who 'fail to accommodate and listen to these wider ambitions' risk leaving their young employees 'feeling frustrated and de-motivated'. In fact, eighty-three per cent of these employees are already having a 'quarter-life crisis', and over half are looking for another job, one that will give them this 'more fulfilling work'.

It is not entirely clear what such 'fulfilment' would consist of (indeed, the title of the report is 'Searching for Something'), but employers are urged to 'embrace the whole person', 'find out where your young employees' passions come from' and 'understand what frustrates and motivates them inside and outside of work'. If they do not 'keep stretching and challenging' their young employees, and encouraging them to 'explore their leadership potential inside and outside of work', the perfection-seeking youngsters will quit.

So, these studies give us some insight into the restless job-hopping of today's young employees. The 'something' they are searching for may well be unattainable, but they have high – some would say unrealistic – expectations, and they move from job to job, or indeed from career path to career path, desperately seeking perfection.

These high expectations are reinforced, and the perfection-seeking job-hopping encouraged, by those advising young people on how to get through their 'quarter-life crisis'. A typical web-magazine article reminds young women that 'in this day and age you can have it all...you don't have to have a career plan...you can make decisions now and change your mind later'. Twentysomethings are advised to:

'Ask yourself what makes you happy and feel good about yourself...think about all your positive attributes. And I mean all of them...Imagine yourself

20 years from now and ask yourself what you would regret not having done...Give yourself time to work out what you want.'

They are offered a role model who is:

'talking about giving it all up and going travelling for a year to get her head straight. And don't forget that's one of the wonderful things about being in your 20s: you can just bugger off if you feel like it and figure it all out'.

Another self-help book tells young people that 'A rewarding career...is out there waiting for you, and you will get there'. Yet another promises inspirational stories of twentysomethings describing their 'struggles' to 'figure out a direction', 'carve out a personal identity' and 'resolve self-doubts'.

Just a few examples, but these are representative of current trends, and we found in our focus groups and interviews that the high expectations, the sense of *entitlement* to personal fulfilment that the self-help books and websites promote, is reflected in the mindset of young people, in the way they talk and think about their careers.

"I think happiness is the most important thing on the planet, really. There are so many options now, there is so much more available to us now...the fact that there so much available to us can make you wander from job to job. I remember my Dad always saying to me 'If you don't like it, you can try something else' – I was always trying everything." Male, 21

"I think it's partly people feeling more motivated to identify what they want to do...they're not so happy to settle for the 'I'm here and this is as good as it gets' – they think 'no, there must be something better out there, I want to find something that's more suitable for me or better for my skills" Female, 35

Twentysomethings in particular have aspirations, both financial and in terms of the degree of personal fulfilment they expect from their careers, which might be regarded as unrealistic. They often expect to find a career that will somehow allow them to combine and use *all* of their skills and talents, however apparently unrelated these may be. A 25-year-old man explained:

"Because I've covered quite a lot in my life I'm able to use a lot of different skills in deciding what I want to do and what have you...I think it would be a waste not to use catering seeing as I've done so much of it, so to try and mix that and interior design together..."

This interviewee complained that employers "ask you what 'specific' experience you have in that field – sometimes you don't have any, although you yourself feel you could take that flexibility into a job, employers don't always see it that way..."

Despite the short-sightedness of employers who failed to see his lack of experience as 'flexibility', he remains optimistic:

"I guess it used to be the fact that you start in a company at the bottom and work your way up...now things aren't so set – you can just walk into a

£70,000-a-year job...I think the expectations now are much higher...you can walk into top jobs."

A 23-year-old female graduate complained that she was in a crisis over career paths because:

"I like the idea of being a journalist, maybe a science journalist, but then that wouldn't satisfy my artistic side, designing and making things – but then I wouldn't just want to do art or design as a career; I need something more intellectual..."

Whereas previous generations might have resigned themselves to making a career out of one talent, and practising the other in their spare time, the YEPPIES want it all.

Another 23-year-old female declared:

"I'm not going to throw myself into anything that I'm not one hundred percent happy doing."

Again, previous generations might have settled for something less than 100 per cent total happiness – but such expectations seem to be commonplace among today's YEPPIES.

A thirtysomething female summed it up:

"We have high expectations of personal happiness now, which I don't think my parents from their generation had."

Another mid-thirties male agreed:

"It's almost our fundamental right!"

# **Job-shopping**

In 1975, young people under 25 could expect to be in their second job within 3 years of entering employment; by the 1990s, they would expect to be in their fourth job. Or taking a further-education course (in 2004, just under half of all working-age people studying for a qualification were 25 or older). Or starting their own business (or at least thinking about it: in 2003, nearly half of 15 to 19-year-olds were considering setting up their own business when they left school). Or taking a second 'gap year'. Or going travelling for a bit. Or 'burning out' by the age of thirty and 'downshifting' to a less stressful career option.

In pursuit of the perfect job or the most rewarding career, we found that young people are adopting an 'experimental', 'shopping' approach, in which they 'try on' a variety of different jobs, higher-education courses, business ventures or career paths, hoping to find one that will 'fit' – one that will offer the Goldilocks-like 'just right' combination of salary, work-environment and that elusive 'personal fulfilment'. When in doubt (which is often), they 'go travelling' – to escape from the pressures of

perfection-seeking and/or in search of further enlightenment or fulfilment or 'something'.

"I did a degree in religious studies...then I tried dance and acting and so on because I didn't really know what to do...I'm working in a restaurant and living at home so I guess I have an easy lifestyle, but I have just reapplied to university so I guess I'll be a student again next year, but that's not a definite, it's between that and travelling – we'll have to wait and see – I have been doing an interior design course as well..." Male, 25

"At the moment I'm just kind of having this transient phase where I'm trying to decide at the moment whether I want to go into fashion or journalism and what would be more financially rewarding and rewarding in other ways." Female. 23

"There's always the opportunity to do something else – like I could quit my job tomorrow and go and live abroad and try out something else and not feel bad about it. I'll do my teaching course and then hopefully get a teaching job in London and try that out. I think the teacher thing will be quite good even if it ends up being a Plan B – at least I've got the holidays where I can do other courses..." Female, 23

And this job-shopping is not just characteristic of twentysomethings: we interviewed many people in their thirties – even late thirties – who had still not quite decided 'what to do when I grow up', and were still experimenting, shopping around for the right career

"I studied Arabic, Islamic studies and then after that went to do a bit of aid work and then finished that and came back and did some charity work here. After that got into a bit of political activism on a sort of voluntary basis – I was doing that for about a year and then after that came back – I've missed out quite a few bits in the middle – now I've been doing care work as a sort of growing theme through that as a sort of, you know, get some money while I can while other things weren't going on – y'know, projects abroad and things – and that's what I'm doing at the moment." Male, 32

"I did odd jobs like waitressing and working in a bakery and all sorts of things for 6 months or something and then went into the hotel industry, realised I couldn't stand it after 5 years and then I went and waitressed to get some money to go to college. I did a 9-month intensive course in graphic design and then I got freelance jobs from graphic design and then went on to teach graphic design, which I loved...but I didn't feel it was going anywhere because all the students were getting great jobs and I was just teaching the same thing again and again, so got out of that even though I loved it and I currently work as a graphic designer and have been there for 2 and a half years, but just today I have applied for another job...which encompasses project management as well as design...that I would see as a career move definitely and if it worked out well I would want to stay. Then the only other thing I want to do is set up my own business..." Female, 33

"I did a bit of studying at university doing English and French, then sort of had a change of heart, did a bit of travelling, came back, worked in restaurants, had another change of heart, went back and did law and have really focused on that ever since...although it doesn't stop me from thinking about something completely different as well, my own business maybe..." Female, 38

"I don't know what I want to do when I'm grown up." Female, 47 (!)

Some young people seem to be quite systematic and judicious about their jobshopping, in much the same way that some people tend to be shrewd and methodical in their shopping for consumer goods: they do their research, compare options, weigh up the pros and cons. Others are more 'impulsive' job-shoppers, 'browsing' the job market in a rather vague, aimless fashion, drifting from job to job, changing educational courses or career tracks on a whim, dropping it all to go travelling or have yet another 'gap year' – and generally avoiding 'settling' for a particular job or career for as long as possible. Even the concept of 'loyalty' to an employer seems to have been radically re-defined:

"People are more prepared to leave and they know that after a year or eighteen months, that's enough to demonstrate loyalty or that they are not flyby-night with one employer..." Female, 38

For many young people, however, even the 'browsing', impulsive type of job-shopping is an essentially positive process – by 'trying on' a number of different jobs or career paths, they learn what they are good at, and eventually discover who they are and what they want from the world of work. They have the flexibility to change direction and 'move on' when something doesn't work out, rather than settling for an unsatisfactory or unfulfilling job.

"Moving from job to job for me definitely has been finding what I've liked and what my skills are and what I'm good at, and that's why I've moved on from one place to another, just to get the best that I could out of that company –the best training and the best learning – but in none of those companies could I ever see myself staying there forever." Female, 33

"As you learn new things you change your ambitions a little bit more... as you learn about that field you find it's maybe not quite how you expected it to be...success is hugely important, and it's a real decision to give something your all, or when to give something your all." Female, 23

Having said that, it would be wrong to assume, as some have done, that all this job-shopping is indicative of a fundamental shift in society as a whole towards restlessness and impermanence – the death of the long-term career or any form of stable employment. Young people are more demanding than previous generations, and more willing to experiment, which means that they tend to job-shop for longer, but they do eventually settle down. Over half of all job changes occur before the age of 30, and a quarter before the age of 20.

This 'job-shopping' process has partly been made easier by the Internet (a Google-search on 'careers' offered over 22 million sites). Young people can now, as one of them put it:

"apply for a job from your home – you don't need to take an afternoon free to go out and apply for jobs...now you can apply for a job at 9pm, having a glass of wine." Male, 28

Another pointed out that the internet also in some sense encourages 'job-shopping', simply by presenting so many possible options:

"There are all those job sites with stuff on them you might never have thought of doing, so you browse through them going 'Oh, is that me? Oh, hang on, maybe that's more my sort of thing? Oh, maybe I could be a-oh, I don't know, garden designer or whatever – then you find links to get more details, to see if it's you or not...I sometimes think there's almost too much choice, I want to try too many things, you know?" Female, 22

"Yeah, like in TopShop!" Female, 23

As well as the clear 'shopping' references, it is particularly telling that our interviewees used phrases such as "is that me?" and "to see if it's you or not" in relation to internet-shopping for jobs and careers. The search for a job or career is a search not just for a means of making a living and/or something interesting to do, but a search for an *identity*. Another focus-group participant explained a recent career-change as being:

"not only to give myself more options, but [because] I wasn't interested in only being one person." Female, 36

Whether employers are moving towards a more sympathetic, 'holistic' view of young job candidates and employees, treating them as unique and valuable individuals, helping them to develop their full potential and trying to understand their passions and frustrations, is another question. One recent survey of 900 recruiters showed that candidates are most likely to be excluded from shortlists if they write too much, or give too much detail, in the 'other interests' section of their CV. Job seekers who give too much personal detail are even more likely to damage their chances than those who cite 'drinking' as their only 'other interest'.

# **Mate-shopping**

As with job-shopping, an 'experimental' or 'shopping' pattern can be seen in young people's approach to relationships – to the process of courtship and mate-selection. This experimenting is clear from the ever-increasing number of sexual partners young people now have: in a recent survey, for example, only four per cent of 35-44 year old females reported having had two or more sexual partners in their lifetime, compared to 10 per cent of 25-34 year olds and 30 per cent of 20-24 year olds (the

corresponding figures for males were 13 per cent, 16 per cent and 38 per cent). Another survey showed that the average number of lifetime sexual partners among the whole 16-44 age group had increased from two to four among women, and from four to six among men, since 1990.

Just as young people now postpone the decision to 'commit' to a career, so they postpone commitment to a life-partner. They are getting married much later: the average age at first marriage in 1971 was 25 for men and 23 for women; by 2003, this had increased to 31 for men and 29 for women. The percentage of young people living on their own doubled between 1986 and 2004, and if we take into account the ever-increasing number of young adults still living with their parents (in 2004, about 40 per cent of men aged 20-29 and about 25 per cent of women in this age group), that's a lot of singletons – and singletons who are not even ready to cohabit, let alone get married!

In a recent SIRC study on changing patterns in courtship and mating behaviour, we found that *perceptions* have changed along with the changes in marriage statistics, and many people nowadays feel under less pressure to get married or 'settle down' with a long-term partner while still in their twenties or thirties. Perhaps one of the most striking findings of this study was that in our national survey, there was no age difference in the level of concern expressed about finding a partner or being 'left on the shelf'. Fifty-one percent of 18-24 year old singletons said that they were "Not at all concerned – I never think about it", but so did 57 percent of 25-34 year old singletons and even 54 percent of 35-40 year old singletons.

There was also no significant difference between the sexes in responses to this question, with 56 percent of men and 52 percent of women saying that they were "Not at all concerned" about finding a partner, and only 9 percent of men and women saying that they were "Very concerned".

These findings suggest that many modern British singletons are enjoying what might be described as a sort of 'prolonged adolescence' – remaining deliberately single and carefree, and avoiding the commitment and responsibility of marriage and children for as long as possible. This Peter Pan culture among singletons was confirmed in our focus groups and fieldwork interviews, where even people in their thirties often expressed the view that they were still too young to 'settle down':

"I am quite happy being single. I don't have time for a boyfriend. Sometimes after a bad day I think it might be nice to have someone, but generally I get my little hits of flirting on a Friday night that keep me going for the rest of the week." Female, 33

"I'm only 35. I don't feel ready for all that grown-up get-married-have-kids stuff. I'm having fun. Maybe when I'm 40 I'll start thinking about it. Or maybe 45? But it's a bit different for women, because of the biological clock" Male, 35

There may of course be an element of Social Desirability Bias<sup>1</sup> in these responses, but that in itself suggests that the these views and attitudes have become normative, that

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<sup>&</sup>lt;sup>1</sup> A standard error on self-report measures, due to respondents attempting to present themselves in a 'socially desirable' light – otherwise known as 'lying'.

single thirtysomethings feel that they should deny any concern about finding a partner, and claim to be happy with their single status, even if this is not quite what they actually feel.

Among young people, cohabitations increasingly tend to end in separation, rather than marriage – in 2001, a study found that people born 1970 were twice as likely as those born in 1958 to have experienced at least one partnership breakdown by the age of thirty. And, as we all know, 50 per cent of marriages end in divorce, with young couples, aged between 25 and 29, being the most likely to split up. These early marriages are now being called 'starter marriages' – marriages which are almost expected to fail, allowing the young partners to 'move on' and try again. Matehopping seems to have become almost as common as job-hopping.

Our interview and focus-group data suggest that, as with jobs, we should really be calling this 'shopping', rather than 'hopping': what we are seeing is not aimless, random promiscuity – the majority of young people still believe in marriage, and want to find a long-term partner; they are just prepared to wait longer, and, more important, to experiment, to 'try on' a number of relationships until they find the one that is right for them.

"I think people sort of run away a little bit from getting a proper job or meeting someone, but I think the need to meet as many people as possible and to try as many things as possible before settling down is more the emphasis, rather than running away – so, making sure that when you do settle down, you have tried everything." Male, 25

"In previous generations, people didn't really open up, there wasn't so much about relationships on the television – you couldn't compare your relationship to anyone else. I think subconsciously we rate our relationships against other people's." Female, 33

"My relationships have never been particularly long – I won't put up with very much...I know what I want in a partner or the kind of elements or qualities I want in a future partner." Female, 22

Internet chatrooms and online dating agencies, and other new forms of organised matchmaking such as speed-dating, seem to facilitate the 'mate-shopping' approach to finding a partner:

"With online dating, you can get an idea of what's out there, what's available – who's out there, I mean – you can browse those sites like match.com without signing up to anything..."

Interviewer: "Like window-shopping?"

"Yeah [laughs] – just like that! When you're just mooching around, seeing what there is – ohmigod: I've even done it with a friend, y'know – like, clicking through it going 'Oh, he's cute' and 'What about this one?' and 'eeuw, yuk!'" Female, 33

As with jobs and careers, young people have high expectations of relationships, and are less willing than previous generations to 'settle for' an unsatisfactory partnership or marriage.

"You know if you do go out with someone and they're not quite up to scratch, then you know they won't do." Male, 32

"I think these days you can get married knowing that actually if he does beat you up, or you don't get on, you know there is something you can do about it, whereas I think before you just couldn't – you'd have to live with it...I think you subconsciously know there is a get-out clause." Female, 37

"I don't think it [the 'starter marriage'] is as calculated as that. I don't think anyone thinks to themselves 'ah, well I'll be in this marriage for five years and then I'll be on my second marriage'! I think the growth in the divorce rate might be a reaction to the different changes that people have to lifestyles...people change a lot more than they would have in the olden days...people change career and identity so many times that it's difficult to change together. I think that might have more to do with the fact that marriages crumble more than they did before – there is nothing to keep someone anchored in an unhappy marriage." Female, 22

"If things aren't going well, you simply move on." Female, 36

"I guess the sacrifices one makes in a relationship or at work are less, because you can always find something else." Male, 25

Some young people are worried that this tendency to 'move on' from an unsatisfactory relationship, rather than trying to work things out, may have gone too far, and that high expectations may lead to disappointment:

"I suppose we don't think enough that things can be corrected – we just think 'ah, well, people used to stay together, but we don't do that now, let's move on." Male, 28

"I think expectations are very high on everything in one's life and what it should be like, and that definitely includes a partner. I think there is a lot of disappointment and break-ups as a result of that expectation." Female, 22

These interviewees may have a point. A study in 2001 showed a startling increase in unhappy relationships: among those born in 1970, one in five men and nearly one in four women said they were unhappy with their partner, compared with just one in 30 among those born in 1958. A recent survey of 25-year-olds found that relationships were second only to careers, and about equal with debts, as a source of dissatisfaction for this age group – an aspect of their life that they felt 'needed sorting out'.

But the view that one should not 'settle' for a less-than-perfect relationship is now widely accepted, and tacit acceptance of the 'starter marriage' is now increasingly common – even among the parents of the perfection-seeking twentysomethings. We were told of an 82-year-old grandmother, who said of her 21-year-old granddaughter's decision to marry a nice but not-quite-compatible man: "Oh well, I suppose she might as well get the first marriage over with while she's still young".

These trends have led some pundits to assume that we are as a nation abandoning marriage, that marriage and family are being rejected along with stable jobs and careers, in favour of more transient, uncommitted relationships. This is not the case. As with jobs, young people have higher expectations; they have become more choosy, taking longer to experiment in the hope of finding the perfect partner, but underlying all this apparent preference for the transient, desire for independence and general 'commitophobia' is a deep-seated need for security and stability. In a survey of 25-year-old women, 90 per cent said that they would like to get married, and that they expected their marriage to be faithful. In another study, 78 per cent of 25- to 30-year-olds said they thought it was wrong to have an extra-marital affair, compared with only 69 per cent of 45- to 50-year-olds.

Well over 80 per cent of us still get married, and today's young mate-shoppers are if anything more idealistic about marriage than their elders. Our interviewees made it clear that it is precisely *because* marriage is so important, such a big commitment, that they felt they needed to take their time and be sure that they made the right choice.

"I think there is a huge difference between when you are married to someone and when you are not...I certainly see marriage as a life state as opposed to something transient." Female, 22

And when we asked our young interviewees where they saw themselves in 5 or 10 years' time, or what they saw as their next important 'life-change', almost all of them talked about marriage. We are not, it seems, moving towards a society in which relationships are all transient and marriage is just a temporary 'lifestyle choice', no longer valued or respected as an institution. There may be 'starter marriages', in the sense that early marriages often fail, but the vast majority of the young people entering those marriages *believe* that they are choosing a life-partner – even though their friends (and often parents) are perhaps wisely advising them to wait, to cohabit, to 'try it and see', to 'mate-shop' a bit longer before making such an important commitment. As the average age of first marriage has increased, the unwritten rules have changed, our perceptions have shifted: nowadays, people who get married in their early twenties (which used to be the norm) are regarded as too young, too immature to make such a critical decision.

What we are seeing is not the death of marriage and commitment and stability, but merely a postponement of these momentous life-changes – a postponement of the transition to adulthood, a 'Peter Pan Syndrome'. Perhaps because we are living longer, healthier, more affluent lives, we are now 'growing up' later – adolescence is being 'stretched' to include all of our twenties, and even much of our thirties. It has become a cliché to say that "30 is the new 20" or "40 is the new 30", but there is a great deal of truth in these statements.

### Lifestyle-shopping

Even when they do get married, many young people now postpone having children (a significantly greater, irreversible and unequivocally 'adult' responsibility) for as long as possible: the average age of married first-time mothers has increased by almost 6 years since 1971 – from 24 to 29.9 in 2003. So, even if we cannot claim that '30 is the new 20', it is clear that 29.9 *is*, in a very real sense, the new 24.

In some cases, particularly among the educated, professional classes, having children is being postponed until the last possible (biological) minute, with increasing numbers of women now having their first child in their forties. A growing number of women are not having children at all – some forecasters predict that up to a fifth will remain childless in the not-too-distant future.

The postponement of childbearing seems to be related to the same combination of factors as the job-shopping and mate-shopping described above: increasingly high expectations, and the postponement of adulthood.

As well as postponing big grown-up decisions about marriage and children, many young people are not even taking what has traditionally been seen as the 'first step' towards adulthood: leaving home. We have already mentioned the startling recent finding that about 40 per cent of 24- to 29-year-old men, and about 25 per cent of women in this age group, are still living with their parents – although admittedly the majority are towards the lower end of this age range. Another study showed that one in four parents has adult children still living at home. Yet another found that one in six 30-year-olds have either returned to, or never left, their parents' home.

Most of our older (40+) interviewees found this trend somewhat baffling: such dependence on parents would have been unthinkable when they were in their twenties – most were longing to leave home by their late teens, and did so at the earliest opportunity. Even the usual explanation – impossibly high current house prices, out of reach on most young people's incomes – cannot entirely account, they feel, for the numbers of young people staying at home:

"I just don't understand it – we couldn't afford to buy houses either: I shared flats with friends, shitty run-down places, lived in a \*\*\*\*ing squat for a while. You didn't just go back and scrounge off your parents." Male, 52

"Who says you have to buy a house? Rent a bed-sit, for Christ's sake! That's what we did – it's no worse than living in student digs. Running home to Mummy just wasn't an option – you wouldn't dream of it!" Female, 49

These grumpy adults may have a point. Even the most cursory of Google-searches on the word 'flatshare' yielded over a million sites, and a click on 'London' in the first available site gave over 600 possible shared flats and houses, most priced at between £300 and £450 per month, some at under £200 per month. Clearly, even in the most expensive city in Britain, most young people could probably afford to share a rented property, if they were determined to leave home, and prepared to make a few sacrifices. In one survey, 54 per cent of young adults still living at home said that they were 'content' to be doing so, and some of the young people we interviewed were

prepared to admit that house prices are not the only factor, that there has been a shift in attitudes – in perceptions and expectations – as well. Although some young people feel 'forced' to live at home because they cannot afford to buy, others admit that this is a choice.

"I think young people have higher expectations now. I stayed at home until quite late – 25 – when actually I could have rented somewhere. There is an obsession with home ownership in this country that is part of the problem – and it seems to be getting worse. In other countries it's OK to rent, everybody does, often until they are middle-aged before they even think about buying, and maybe even not then." Female, 32

"I'm 28 and I've been living with my parents since graduating because I couldn't afford to buy. I suppose yes I could rent but I really hate the thought of renting." Male, 28

"This generation are the world's oldest teenagers!" Female, 30

Again, we appear to be seeing another example of the 'perfection-seeking' that now characterizes many young people's behaviour patterns – along with that recurring theme of the postponement of adulthood, the Peter-Pan Syndrome. The two go together, it seems: in order to achieve the 'perfect' adulthood, with one's own house, not a rented or shared flat, adulthood must be postponed until one can afford it.

Even when they do leave home, many YEPPIES find themselves 'boomeranging' back again, usually when things go wrong with their finances, jobs or relationships – in other words, when their experiments fail, when they make an infelicitous jobshopping or mate-shopping choice. In one survey, one in four young adults (between age 20 and 30) said they had 'boomeranged' back to the parental home at least twice, and one in eight had returned at least three times. Since the late 1950s, the proportion of young adults who return home after officially 'leaving' has nearly doubled, from 25 to 46 per cent. The Social Market Foundation had called this new social trend 'lifelong parenting'.

An increasing number of those who do not return home are now living alone. In 1986, seven per cent of males aged 25 to 44 lived alone; by 2004, this figure had more than doubled, to 15 per cent. Females are less likely to live alone (the *Sex and the City* women – four single females, all living alone – are somewhat atypical), but the figure for the same age group has still doubled, from 4 to 8 per cent, between 1986 and 2004.

Whether alone, cohabiting or sharing, many young people seem to lead rather unsettled lives, moving house frequently, as well as the job-hopping and matehopping already discussed. These shifts are often connected, of course: young people may move house because of a job-change, or a failed relationship. Experimenting, 'shopping' for careers and partners requires a certain amount of physical mobility as well as psychological flexibility.

"People who I work with have moved from Liverpool to south London just to get their career on track." Female, 37

"It's linked with your job...you find somewhere to live that runs alongside your job." Male, 28

"I've moved 7 times – various reasons, some of it was to better my job, go to college – other times it was to do with relationships." Female, 35

"I've moved a lot mainly because the people I lived with kept getting married!" Female, 36

"I lived with a boyfriend but that didn't work out so I moved back home for a bit, then shared with a friend but she got a job in New Zealand so I ended up back home again, then I got a job here and now I've moved in with [new boyfriend]..." Female, 28

"I don't mind moving to Spain tomorrow because it's just packing and going and you don't really have to think what the consequences are because it's just you and your flexibility – your ability to adapt." Male, 28

But in young people's house-hopping, there may also be an element of perfection-seeking – the grass, for today's YEPPIES, is always greener somewhere else. We should be talking about 'lifestyle-shopping', rather than house-hopping: young people are experimenting with, 'trying on' different locations and living arrangements, in search of the lifestyle that best suits them.

"Usually [I move] because it's the end of the year's contract – and by that point wanting to live somewhere else and more in with different people...time to 'move on.'"

"I think I could end up hating it [London] as I've never lived there before in my life, but I'm prepared to take those risks because it's something I want to try out." Female, 33

"The only thing wrong with Oxford is that it's not on the coast – I knew that when I moved here, but I didn't know how much it would matter..." Female, 36

"Before I moved out of the city me and my friends were toxic Londoners in that we didn't think or feel we could live anywhere else... after having moved and lived here for a while I absolutely love it here, so I can at least visualise myself being somewhere else." Female, 25

"We are more prepared to be challenging of either our environment, our relationships, our job, and not just 'settle' – there are more people prepared to move and not be scared of it, to get more satisfaction." Female, 37

### The Peter-Pan Syndrome – the postponement of adulthood

So - it seems that 30 really is the new 20. Both the statistics and the qualitative findings on the postponement of career choice, marriage, children and even just leaving home, indicate that adolescence is increasingly being prolonged – now stretching until at least the late 20s, if not later.

These trends are clearly not just about house prices, or changes in the job market: there has been a significant change in attitudes as well, not only among young people themselves, but among many of their parents as well.

Thirty, rather than the traditional 18 or 21, is now seen by many as the real point of transition to adulthood. This view is by no means universal, but other social trends suggest that it is becoming more widespread. It is no mere coincidence, for example, that  $30^{th}$ -birthday parties have increasingly become a 'big event' in many people's lives, a more significant 'rite of passage' than the  $18^{th}$  or  $21^{st}$  birthday, and certainly one that is the focus of much more anxiety and soul-searching. The  $18^{th}$  birthday brings some new privileges, but very few responsibilities; the  $21^{st}$  is just an excuse for a celebration; the  $30^{th}$  is the one young people worry about, the benchmark date by which they feel they should have made some important decisions about their lives and careers, or at least cut the umbilical cord and left home...

There is an increasing reluctance among young people to make the transition to independent adulthood, along with increasingly high – in some cases unrealistic – expectations of a comfortable lifestyle. The Peter-Pan Syndrome means that even people in their 30s are still 'life-shopping', still trying to decide what to do with their lives, still searching for that elusive 'fulfilment'.

Why is this happening? The Peter-Pan Syndrome may be partly an effect of increasing longevity, as well as increasing affluence. We are living much longer, healthier lives than ever before in human history – every 'stage' of life, particularly old age, is now stretched over many more years. The middle, 'adult' stage of life, with all the responsibilities of work, will soon be officially 'stretched', with the raising of the retirement age. Nowadays, this prolonged middle stage will not only involve more years of work, but also more years of supporting one's grown-up children, and probably also one's elderly parents. We are perhaps understandably inclined to postpone the start of this 'adult', 'responsible' stage for as long as possible.

# The New Collectivism - Underlying need for security, stability and community

Although they are willing, in some cases 'driven', to experiment and life-shop in search of perfection, YEPPIES have an underlying, often unconscious need for security – for a sense of stability and continuity, for a home, family, roots and community.

"I'm terrible like that if I go away for any length of time after about 6 months I'm like 'oh, I wanna go home' – more often than not unless I've got a job that I've got to finish then I'll come back ... because all the family are around here and, er, I grew up here so it's like you know people and you know where you are – your identity and your roots." Male, 32

"We lived somewhere when I was 4 to 16 and we just knew everybody – I suppose I've longed to recreate that ever since I left, really...I would really struggle to leave here now because I love the idea of home, and just familiarity – it would be a huge trauma to do it now." Female, 36

The long terms goals of all our interviewees almost invariably included marriage, children, a stable career and a secure home. Typical responses, when asked where they saw themselves in 5 or 10 years' time included:

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"Having children." Male, 28
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"Buying my first place and being settled in my career." Female, 25

"Buying some property and finding a longer-term partner" Male, 32

"I would say it would be children..." Female, 33

"I'm gonna have to settle down a bit and buy some furniture and things like that...I wouldn't mind buying a painting, things like that – just having a few material items..." Male, 25

This underlying trend is evident in other SIRC studies, and other national surveys of young people, all of which indicate that the 'youth of today' are by no means as feckless, irresponsible and risk-seeking as they are often painted. When we studied British people's attitudes to work and money, we found that the 16-24 year olds are in many respects considerably more sensible and risk-averse than their parents' generation, the 45-54 year olds.

For example, when asked where they would like to be in ten years' time, nearly three quarters (72 per cent) of the younger sample chose the safe, sensible options of being 'settled down' or 'successful at work', compared with just 38 per cent of the older generation. Only 20 per cent of 16-24s chose the more adventurous option of 'travelling the world/living abroad', compared with 28 per cent of the 45-54s. The older age group was also twice as likely as the youngsters to want to be 'footloose and fancy-free'.

On the issue of 'having fun now vs thinking about the future', where one might expect the younger respondents to be at least a bit less cautious and responsible in their attitudes, particularly given that our younger sample started at age 16, we found that the views of young people and their elders were almost identical: only around 13 or 14 per cent of both age groups thought that 'at my age it is more important to have fun than to think too much about the future'.

Young people are also more 'industrious' in their outlook than their parents' generation. Seventy per cent of 16-24s believe that 'getting ahead in life is down to hard work and dedication', while only 53 per cent of 45-54s share this diligent attitude, with 41 per cent adopting the more laid-back view that success is a matter of luck, contact or 'the right breaks'.

Even when it comes to money, young people are just as likely as their elders to be careful and responsible – in fact, we found that the 16-24s put a larger proportion of their income into savings than the 45-54s, and only 44 per cent owed money on credit cards and store cards, compared with 66 per cent of the older group.

The current trend of young adults outstaying their welcome in the family home can also be seen in this 'prudential' light: many admit that they do not want to rent because this would be 'throwing money away', unlike a mortgage, where the money is going towards 'your own bricks and mortar'. So although they could move out and rent, they stay in the parental home until they can afford to buy. Young people are prepared to sacrifice independence and adventure for the sake of future security and stability.

So, underneath all of the apparently random and restless job-hopping, mate-hopping, house-hopping, boomeranging and lifestyle-shifting, we can see that young people are actually, if anything, rather more conservative, moderate and conformist – and certainly more cautious and anxious – than their parents' generation. The majority have fairly unadventurous, bourgeois aspirations: they want to own their own house, find a good job, settle down, get married, have children, be successful at work and financially secure, and so on.

Although their expectations are higher – they are less willing to 'settle' for an unfulfilling job, an imperfect partner, a rented flat – their ambitions are *essentially* much the same as those of their parents. They want better, more personally 'tailored' versions of the same things their parents wanted, and they are prepared to experiment, to 'shop', for longer in order to find the life that fits and suits them best.

One of our focus-group participants summed up the new 'life-shopping' trend:

"I think people are more 'consumer' about everything now: I'm 'consumer' in my job, I'm 'consumer' in my marriage, I'm 'consumer' in my relationships — and if it's not going well for me and not suiting MY needs then I'm outa here!" Female, 36

# The quarter-life crisis

So why, you may ask, are so many of these YEPPIE life-shoppers having a 'quarter-life crisis'? Is there indeed such a thing as a quarter-life crisis? Or is this just a media invention, a trumped-up, hyped-up pseudo-problem, designed to sell Sunday newspapers and self-help books and fill up some air-time on daytime chat shows?

A bit of scepticism here is essential. Some of the recent claims made about the 'quarter-life crisis' afflicting the nation's youth do not stand up to much scrutiny. One study, for example, grandly claims that no less than two-thirds of 25-year-olds are going through a 'quarter-life crisis'. On closer examination, what their survey actually asked was "As the thirty-year benchmark approaches, are there aspects of your life you feel you should be sorting out?" Sixty-six per cent of 25-year-olds said 'yes'. "This," the authors declare, "is tantamount to a quarter life crisis." Er, sorry, but no it's not. Think about it. Feeling that there are some aspects of your life that need sorting out is not a crisis. Most of us feel like that, most of the time. It's called 'life'. The truly astonishing finding is that one third of 25-year-olds have such perfect lives that they do not feel *any* need to 'sort out' *any* aspect of their trouble-free existence! What: no job worries, no relationship problems, no anxieties about getting on the property ladder, no concerns about debts, no nagging self-doubts of any kind? Who *are* these paragons?

Still, there is enough evidence, from other more reliable research, to show that a significant number of young people are undergoing, if not a crisis, then at least a period of uncertainty, and that some are having difficulty negotiating, or perhaps more precisely 'completing', the transition to adulthood. It does seem that many young adults are feeling confused or dissatisfied with their lot. Certainly, if the surveys are to be trusted, a large proportion of them *believe* that they are having a quarter-life crisis (or at least will *agree* that they are having a crisis if this is suggested to them, which is not *quite* the same thing).

It may be a slight exaggeration to call this awkward and potentially difficult transition a 'crisis', but nor would it be fair to dismiss it as merely a media invention, or a bit of spoiled-brat whingeing.

The transition to adulthood has certainly become an intensive period of 'life-shopping' – and we all know how exhausting and frustrating any kind of shopping can be. When you are, in effect, shopping for your future, for your identity, for your life, it could easily feel like a crisis.

So, assuming that there is such a thing as the quarter-life crisis, we now have a clearer picture of what is causing it. The research evidence reviewed for this study, and our own focus-group and interview data, indicate that the so-called quarter-life crisis occurs:

- when YEPPIE life-shoppers are simply faced with too bewildering an array of apparently 'life-determining' or 'identity-defining' choices, and become paralysed with indecision;
- when YEPPIE life-shoppers' high expectations and their Peter Pan attempts to postpone adulthood come up against the harsh realities of the grown-up world, in which debts have to be paid, mortgages are unaffordable, employers are not interested in your holistic personal development, and perfect fulfilment in career and relationships is just not so easy to come by;
- when YEPPIE life-shoppers' underlying need for stability and security comes into conflict with the transience and uncertainty of the life-shopping process itself 'shopping' is by definition an unresolved and unstable state.

### **Life-shopping**

Once we see the transition to adulthood as a 'shopping' process, however, there are some positive elements to offset against the inherent difficulties and uncertainties. Indeed, without wishing to turn this research report into yet another self-help guide, advising young people to look at what they are doing as 'life-shopping' – rather than as a 'crisis' – might help to clarify the process and facilitate the transition for them. If there is one thing today's young people *do* understand and 'relate to', it is shopping!

It might help young people to see that 'life-shopping' – shopping for the right further-education course, gap-year activity, job, career, partner, friends, home, lifestyle – is in many ways very similar to shopping for the right shoes, holiday, laptop or mobile phone. What looks (and perhaps feels) like aimless, restless 'hopping' is in fact a new form of shopping. Indeed, young people's life-shopping behaviour often mirrors that of their 'normal' shopping:

- Some young people are 'smart' life-shoppers systematic and judicious about their task, doing their research, comparing options, weighing up pros and cons and making informed decisions.
- Others are 'browsers' and 'impulsive' life-shoppers drifting from job to job, changing partners, post-grad courses or career tracks on a whim; dropping it all to go travelling or have yet another 'gap year'.
- Some are 'fashion-victim' life-shoppers choosing careers and lifestyles on the basis of what sounds good or looks cool, easily swayed by glamour and glitter, rather than searching for options that really suit their needs, skills or personalities.

And with life-shopping, as with 'normal' shopping, there are the same benefits to be gained from a calm approach, giving oneself the time to research the available options and make an informed choice, and the same pitfalls associated with frenetic, ill-considered or last-minute impulse-buying – or indeed being too easily swayed by current fashion or the opinion of friends.

Having said that, 'browsing' and 'impulsive' life-shopping is not as ineffective as it might appear. While fashion-victim life-shoppers may well require a bit of guidance, 'browsers' who 'try on' a number of different careers and lifestyles, do eventually learn what they are good at, and discover who they are and what they want from life. Indeed, 'browsers' and 'impulsive' life-shoppers have the flexibility to change direction and 'move on' when something doesn't work out, rather than settling for an unsatisfactory relationship or unfulfilling job. In this, they may have an advantage over 'smart' life-shoppers, who can sometimes find it difficult to accept, after all that careful research and planning, that they have made a mistake.

The Internet has added a new dimension to the 'life-shopping' process, just as it has transformed more familiar kinds of shopping. It has made things both easier and more difficult – easier in that the range of choices, and information about them, is available at the click of a mouse; more difficult in that the vast array of choices, and the reams of information, can be overwhelming.

Today's young people often do much of their 'life-shopping' online – not only searching for courses, gap-years, careers and flatshares on the Internet, but also 'shopping' for friends and even lovers in chatrooms, and partners in online dating agencies. Much of this online life-shopping is 'research' – 'browsing' or 'window-shopping' just to see what is available.

One of our focus-group participants described her twenty/thirtysomething age-group as "the try-it-and-see generation", and this was a recurring theme throughout our research – the increasing tendency to 'experiment' with different jobs, partners, lifestyles. In this context, many of our interviewees talked about the need to 'move on' when a job, relationship, location or living arrangement is found to be unsuitable or unrewarding. Indeed, the expression 'move on' is now mostly used (some would say over-used) in a purely psychological sense, suggesting the need to shed emotional 'baggage', clear one's mind, 'draw a line under' an unsatisfactory episode and start afresh, with a clean psychological slate.

This 'moving on' is closely related to another key element of the current zeitgeist: the concept of 'de-cluttering' – again, a term that is used to refer not only to the physical clearing of space by getting rid of unnecessary or unwanted items, but also to the sense of release and freedom that can be obtained through such purging. In order to 'move on', physically or emotionally, one has to 'de-clutter'.

At the same time, we are all constantly urged to avoid waste, to recycle wherever possible, rather than just throwing things away. In this age of experimenting, this 'try it and see', 'consumer' generation, young people 'shop' for identities and lifestyles as they experiment with ever-changing fads and fashions in clothes, music, mobiles, ring-tones, etc. But there can be an element of guilt, even for these voracious consumers, in simply discarding unwanted items (re-defined as 'clutter') upon discovering that they do not quite fit one's current image of oneself – not to mention the fact that constantly changing identities in this way can be expensive. eBay – the online equivalent of a car-boot sale – allows us to 'recycle' our clutter instead, and 'move on' with a clear conscience, knowing that someone else will benefit from our de-cluttering, and that we will have money in our pocket to experiment with something new.

We mentioned above that 'life-shopping' – for careers, partners, homes, lifestyles – is in many respects similar to 'normal' shopping for, say, clothes, holidays, computers or mobile phones; and that there are advantages in both cases to taking a calm, thoughtful approach, as opposed to last-minute, fashion-driven impulsiveness. At the same time, however, it is helpful in both cases to acknowledge that some mistakes will inevitably be made, and to allow for a certain amount of experimenting.

With 'normal' shopping, if you get it wrong, you can always sell the thing on eBay. With 'life-shopping', it's not quite that simple (eBay does not, as yet, have a section for outgrown boyfriends or ill-fitting jobs), but most young people still find ways of 'moving on', 'drawing a line', 'de-cluttering' and starting afresh. Avoiding the quarter-life crisis seems to be, at least in part, about recognising that one is not bound, at the age of twenty-five or even thirty-five, by a life-choice that turns out to be inappropriate. Seeing these inevitable errors, false-starts and other vicissitudes as

'life-shopping mistakes', rather than as crises or disasters, might help to smooth the YEPPIES' transition to adulthood.

# Future life-shopping: what does the future hold for the eBay generation?

All of the current indications point to an increase in the 'Peter-Pan Syndrome' – in the tendency for young people to postpone the transition to adulthood. There will also be increasing *acceptance* of the prolonged adolescence that we are currently witnessing. Although this may be expressed in different terms, it will increasingly be regarded as normal for young people to continue 'life-shopping' well into their late twenties, and even thirties.

While it is difficult to put exact dates on these trends, we estimate that by about 2012, the Olympic year, 'life-shopping' well into one's late 20s will have become the norm. In a very real sense (and at the risk of finding myself yet again in Private Eye's 'Neophiliacs' column), I would say that by 2012, 30 will be the new 20, the new 'official' age for transition to adulthood.

The trend towards adult children living at home, or 'boomeranging' back to the parental home, will increase – by 2012, it will no longer be regarded as abnormal for people in their late twenties to be still living with their parents. It is likely, however, that new unwritten rules will be negotiated, whereby adult children are expected to contribute more, either financially or in other ways, to the family household.

Although YEPPIES are here to stay, we should remember that these young people are *shopping*, not hopping. They are not restless and feckless and irresponsible, but cautious and essentially 'conservative'. The majority will settle down, buy houses, get steady jobs, get married and have children just as their parents did – although the average age at first marriage, and age of starting a family, will continue to rise. In fact, we estimate that by 2012, people getting married in their twenties will be regarded as 'too young', too immature to make such a big decision – and many of these 'starter marriages' will fail.

Our research, both for this eBay study and other projects, indicates that 'mate-shopping' will increasingly involve dating agencies and other forms of 'organized matchmaking'. Organized matchmaking has in fact been the norm throughout human history, and still is the norm in most cultures around the world – with tribal elders, family, village matchmakers, clan leaders and others ensuring that young people are not left to undertake the difficult task of mate-selection unaided. Dating agencies are re-incarnations of traditional, essential matchmaking practices. Sometime in the future, our grandchildren will look back on late-20<sup>th</sup>-century 'random mating' and laugh at our brief, misguided, unsustainable attempt to cope without matchmakers.

The New Collectivism, the need for a sense of community, the longing for more 'primitive', pre-industrial patterns of communication and relationships – close family and community ties, 'tribalization', etc. – will increase. Those YEPPIES who do leave home, and find themselves feeling alienated and isolated in modern cities, will increasingly form 'neo-tribes' and 'pseudo-kin' relationships with other like-minded young people, in an attempt to re-create the sense of family and community they have

lost. Successful innovations and commercial ventures will be those that somehow tap into these deep-seated human needs - like eBay.