

TWIXTERS -- Grow Up? Not So Fast

Meet the twixters. They're not kids anymore, but they're not adults either. why a new breed of young people won't—or can't?—settle down

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Michele, Ellen, Nathan, Corinne, Marcus and Jennie are friends. All of them live in Chicago. They go out three nights a week, sometimes more. Each of them has had several jobs since college; Ellen is on her 17th, counting internships, since 1996. They don't own homes.

They change apartments frequently. None of them are married, none have children. All of them are from 24 to 28 years old.

Thirty years ago, people like Michele, Ellen, Nathan, Corinne, Marcus and Jennie didn't exist, statistically speaking. Back then, the median age for an American woman to get married was 21. She had her first child at 22. Now it all takes longer. It's 25 for the wedding and 25 for baby. It appears to take young people longer to graduate from college, settle into careers and buy their first homes. What are they waiting for? Who are these permanent adolescents, these twentysomething Peter Pans? And why can't they grow up?

Everybody knows a few of them—full-grown men and women who still live with their parents, who dress and talk and party as they did in their teens, hopping from job to job and date to date, having fun but seemingly going nowhere. Ten years ago, we might have called them Generation X, or slackers, but those labels don't quite fit anymore.

This isn't just a trend, a temporary fad or a generational hiccup. This is a much larger phenomenon, of a different kind and a different order.

Social scientists are starting to realize that a permanent shift has taken place in the way we live our lives. In the past, people moved from childhood to adolescence and from adolescence to adulthood, but today there is a new, intermediate phase along the way. The years from 18 until 25 and even beyond have become a distinct and separate life stage, a strange, transitional never-never land between adolescence and adulthood in which people stall for a few extra years, putting off the iron cage of adult responsibility that constantly threatens to crash down on them. They're betwixt and between. You could call them twixters.

Where did the twixters come from? And what's taking them so long to get where they're going? Some of the sociologists, psychologists and demographers who study this new life stage see it as a good thing.

The twixters aren't lazy, the argument goes, they're reaping the fruit of decades of American affluence and social liberation. This new period is a chance for young people to savor the pleasures of irresponsibility, search their souls and choose their life paths. But more historically and economically minded scholars see it differently. They are worried that twixters aren't growing up because they can't. Those researchers fear that whatever cultural machinery used to turn kids into grownups has broken down, that society no longer provides young people with the moral backbone and the financial wherewithal to take their rightful places in the adult world. Could growing up be harder than it used to be?

The sociologists, psychologists, economists and others who study this age group have many names for this new phase of life—"youthhood," "adulthood"—and they call people in their 20s "kidults" and "boomerang kids," none of which have quite stuck. Terri Apter, a psychologist at the University of Cambridge in England and the author of *The Myth of Maturity*, calls them "thresholders."

Apter became interested in the phenomenon in 1994, when she noticed her students struggling and flailing more than usual after college.

Parents were baffled when their expensively educated, otherwise well-adjusted 23-year-old children

wound up sobbing in their old bedrooms, paralyzed by indecision. "Legally, they're adults, but they're on the threshold, the doorway to adulthood, and they're not going through it," Apter says. The percentage of 26-year-olds living with their parents has nearly doubled since 1970, from 11% to 20%, according to Bob Schoeni, a professor of economics and public policy at the University of Michigan.

Jeffrey Arnett, a developmental psychologist at the University of Maryland, favors "emerging adulthood" to describe this new demographic group, and the term is the title of his new book on the subject. His theme is that the twixters are misunderstood. It's too easy to write them off as overgrown children, he argues. Rather, he suggests, they're doing important work to get themselves ready for adulthood. "This is the one time of their lives when they're not responsible for anyone else or to anyone else," Arnett says. "So they have this wonderful freedom to really focus on their own lives and work on becoming the kind of person they want to be." In his view, what looks like incessant, hedonistic play is the twixters' way of trying on jobs and partners and personalities and making sure that when they do settle down, they do it the right way, their way. It's not that they don't take adulthood seriously; they take it so seriously, they're spending years carefully choosing the right path into it.

But is that all there is to it? Take a giant step backward, look at the history and the context that led up to the rise of the twixters, and you start to wonder, Is it that they don't want to grow up, or is it that the rest of society won't let them?

SCHOOL DAZE

Matt Swann is 27. he took 6-1/2 years to graduate from the University of Georgia. When he finally finished, he had a brand-spanking-new degree in cognitive science, which he describes as a wide-ranging interdisciplinary field that covers cognition, problem solving, artificial intelligence, linguistics, psychology, philosophy and anthropology. All of which is pretty cool, but its value in today's job market is not clear. "Before the '90s maybe, it seemed like a smart guy could do a lot of things," Swann says. "Kids used to go to college to get educated. That's what I did, which I think now was a bit naive. Being smart after college doesn't really mean anything.

'Oh, good, you're smart. Unfortunately your productivity's s ____, so we're going to have to fire you.'"

College is the institution most of us entrust to watch over the transition to adulthood, but somewhere along the line that transition has slowed to a crawl. In a TIME poll of people ages 18 to 29, only 32% of those who attended college left school by age 21. In fact, the average college student takes five years to finish. The era of the four-year college degree is all but over.

Swann graduated in 2002 as a newly minted cognitive scientist, but the job he finally got a few months later was as a waiter in Atlanta.

He waited tables for the next year and a half. It proved to be a blessing in disguise. Swann says he learned more real-world skills working in restaurants than he ever did in school. "It taught me how to deal with people. What you learn as a waiter is how to treat people fairly, especially when they're in a bad situation." That's especially valuable in his current job as an insurance-claims examiner.

There are several lessons about twixters to be learned from Swann's tale. One is that most colleges are seriously out of step with the real world in getting students ready to become workers in the postcollege world. Vocational schools like DeVry and Strayer, which focus on teaching practical skills, are seeing a mini-boom. Their enrollment grew 48% from 1996 to 2000. More traditional schools are scrambling to give their courses a practical spin. In the fall, Hendrix College in Conway, Ark., will introduce a program called the Odyssey project, which the school says will encourage students to "think outside the book" in areas like "professional and leadership development" and "service to the world." Dozens of other schools have set up similar initiatives.

As colleges struggle to get their students ready for real-world jobs, they are charging more for what they deliver. The resulting debt is a major factor in keeping twixters from moving on and growing up.

Thirty years ago, most financial aid came in the form of grants, but now the emphasis is on lending, not on giving. Recent college graduates owe 85% more in student loans than their counterparts of a decade ago, according to the Center for Economic and Policy Research.

In TIME's poll, 66% of those surveyed owed more than \$10,000 when they graduated, and 5% owed more than \$100,000. (And this says nothing about the credit-card companies that bombard freshmen with offers for cards that students then cheerfully abuse. Demos, a public-policy group, says credit-card debt for Americans 18 to 24 more than doubled from 1992 to 2001.) The longer it takes to pay off those loans, the longer it takes twixters to achieve the financial independence that's crucial to attaining an adult identity, not to mention the means to get out of their parents' house.

Meanwhile, those expensive, time-sucking college diplomas have become worth less than ever. So many more people go to college now—a 53% increase since 1970—that the value of a degree on the job market has been diluted. The advantage in wages for college-degree holders hasn't risen significantly since the late 1990s, according to the Bureau of Labor Statistics. To compensate, a lot of twixters go back to school for graduate and professional degrees. Swann, for example, is planning to head back to business school to better his chances in the insurance game. But piling on extra degrees costs precious time and money and pushes adulthood even further into the future.

WORK IN PROGRESS

Kate Galantha, 28, spent seven years working her way through college, transferring three times. After she finally graduated from Columbia College in Chicago (major: undeclared) in 2001, she moved to Portland, Ore., and went to work as a nanny and as an assistant to a wedding photographer. A year later she jumped back to Chicago, where she got a job in a flower shop. It was a full-time position with real benefits, but she soon burned out and headed for the territories, a.k.a. Madison, Wis. "I was really busy but not accomplishing anything," she says. "I didn't want to stay just for a job."

She had no job offers in Madison, and the only person she knew there was her older sister, but she had nothing tying her to Chicago (her boyfriend had moved to Europe) and she needed a change. The risk paid off. She got a position as an assistant at a photo studio, and she loves it. "I decided it was more important to figure out what to do and to be in a new environment," Galantha says. "It's exciting, and I'm in a place where I can accomplish everything. But starting over is the worst."

Galantha's frenetic hopping from school to school, job to job and city to city may look like aimless wandering. (She has moved six times since 1999. Her father calls her and her sister gypsies.) But Emerging Adulthood's Arnett—and Galantha—see it differently. To them, the period from 18 to 25 is a kind of sandbox, a chance to build castles and knock them down, experiment with different careers, knowing that none of it really counts. After all, this is a world of overwhelming choice: there are 40 kinds of coffee beans at Whole Foods Market, 205 channels on DirecTV, 15 million personal ads on Match.com and 800,000 jobs on Monster.com. Can you blame Galantha for wanting to try them all? She doesn't want to play just the hand she has been dealt. She wants to look through the whole deck. "My problem is I'm really overstimulated by everything," Galantha says. "I feel there's too much information out there at all times. There are too many doors, too many people, too much competition."

Twixters expect to jump laterally from job to job and place to place until they find what they're looking for. The stable, quasi-parental bond between employer and employee is a thing of the past, and neither feels much obligation to make the relationship permanent.

"They're well aware of the fact that they will not work for the same company for the rest of their life," says Bill Frey, a demographer with the Brookings Institution, a think tank based in Washington. "They don't think long-term about health care or Social Security. They're concerned about their careers and immediate gratification."

Twixters expect a lot more from a job than a paycheck. Maybe it's a reaction to the greed-is-good 1980s or to the whatever-is-whatever apathy of the early 1990s. More likely, it's the way they were raised, by parents who came of age in the 1960s as the first generation determined to follow its bliss, who want their children

to change the world the way they did. Maybe it has to do with advances in medicine. Twixters can reasonably expect to live into their 80s and beyond, so their working lives will be extended accordingly and when they choose a career, they know they'll be there for a while.

But whatever the cause, twixters are looking for a sense of purpose and importance in their work, something that will add meaning to their lives, and many don't want to rest until they find it. "They're not just looking for a job," Arnett says. "They want something that's more like a calling, that's going to be an expression of their identity." Hedonistic nomads, the twixters may seem, but there's a serious core of idealism in them.

Still, self-actualization is a luxury not everybody can afford, and looking at middle- and upper-class twixters gives only part of the picture. Twixters change jobs often, but they don't all do it for the same reasons, and one twixter's playful experimentation is another's desperate hustling. James Cote is a sociologist at the University of Western Ontario and the author of several books about twixters, including *Generation on Hold* and *Arrested Adulthood*. He believes that the economic bedrock that used to support adolescents on their journey into adulthood has shifted alarmingly. "What we're looking at really began with the collapse of the youth labor market, dating back to the late '70s and early '80s, which made it more difficult for people to get a foothold in terms of financial independence," Cote says. "You need a college degree now just to be where blue-collar people the same age were 20 or 30 years ago, and if you don't have it, then you're way behind." In other words, it's not that twixters don't want to become adults. They just can't afford to.

One way society defines an adult is as a person who is financially independent, with a family and a home. But families and homes cost money, and people in their late teens and early 20s don't make as much as they used to. The current crop of twixters grew up in the 1990s, when the dotcom boom made Internet millions seem just a business proposal away, but in reality they're worse off than the generation that preceded them. Annual earnings among men 25 to 34 with full-time jobs dropped 17% from 1971 to 2002, according to the National Center for Education Statistics. Timothy Smeeding, a professor of economics at Syracuse University, found that only half of Americans in their mid-20s earn enough to support a family, and in TIME's poll only half of those ages 18 to 29 consider themselves financially independent. Michigan's Schoeni says Americans ages 25 and 26 get an average of \$2,323 a year in financial support from their parents.

The transition to adulthood gets tougher the lower you go on the economic and educational ladder. Sheldon Danziger, a public-policy professor at the University of Michigan, found that for male workers ages 25 to 29 with only a high school diploma, the average wage declined 11% from 1975 to 2002. "When I graduated from high school, my classmates who didn't want to go to college could go to the Goodyear plant and buy a house and support a wife and family," says Steve Hamilton of Cornell University's Youth and Work Program. "That doesn't happen anymore." Instead, high school grads are more likely to end up in retail jobs with low pay and minimal benefits, if any.

From this end of the social pyramid, Arnett's vision of emerging adulthood as a playground of self-discovery seems a little rosy. The rules have changed, and not in the twixters' favor.

WEDDINGS CAN WAIT

With everything else that's going on—careers to be found, debts to be paid, bars to be hopped—love is somewhat secondary in the lives of the twixters. But that doesn't mean they're cynical about it. Au contraire: among our friends from Chicago—Michele, Ellen, Nathan, Corinne, Marcus and Jennie—all six say they are not ready for marriage yet but do want it someday, preferably with kids. Naturally, all that is comfortably situated in the eternally receding future.

Thirty is no longer the looming deadline it once was. In fact, five of the Chicago six see marriage as a decidedly post-30 milestone.

"It's a long way down the road," says Marcus Jones, 28, a comedian who works at Banana Republic by day. "I'm too self-involved. I don't want to bring that into a relationship now." He expects to get married in

his mid- to late 30s. "My wife is currently a sophomore in high school," he jokes.

"I want to get married but not soon," says Jennie Jiang, 26, a sixth-grade teacher. "I'm enjoying myself. There's a lot I want to do by myself still."

"I have my career, and I'm too young," says Michele Steele, 26, a TV producer. "It's commitment and sacrifice, and I think it's a hindrance. Lo and behold, people have come to the conclusion that it's not much fun to get married and have kids right out of college."

That attitude is new, but it didn't come out of nowhere. Certainly, the spectacle of the previous generation's mass divorces has something to do with the healthy skepticism shown by the twixters.

They will spend a few years looking before they leap, thank you very much. "I fantasize more about sharing a place with someone than about my wedding day," says Galantha, whose parents split when she was 18. "I haven't seen a lot of good marriages."

But if twixters are getting married later, they are missing out on some of the social-support networks that come with having families of their own. To make up for it, they have a special gift for friendship, documented in books like Sasha Cagen's *Quirkyalone* and Ethan Watters' *Urban Tribes*, which asks the not entirely rhetorical question Are friends the new family? They throw cocktail parties and dinner parties. They hold poker nights. They form book groups. They stay in touch constantly and in real time, through social-networking technologies like cell phones, instant messaging, text messaging and online communities like Friendster. They're also close to their parents. TIME's poll showed that almost half of Americans ages 18 to 29 talk to their parents every day.

Marrying late also means that twixters tend to have more sexual partners than previous generations. The situation is analogous to their promiscuous job-hopping behavior—like Goldilocks, they want to find the one that's just right—but it can give them a cynical, promiscuous vibe too. Arnett is worried that if anything, twixters are too romantic. In their universe, romance is totally detached from pragmatic concerns and societal pressures, so when twixters finally do marry, they're going to do it for Love with a capital L and no other reason. "Everybody wants to find their soul mate now," Arnett says, "whereas I think, for my parents' generation—I'm 47—they looked at it much more practically. I think a lot of people are going to end up being disappointed with the person that's snoring next to them by the time they've been married for a few years and they realize it doesn't work that way."

TWIXTER CULTURE

When it comes to social change, pop culture is the most sensitive of seismometers, and it was faster to pick up on the twixters than the cloistered social scientists. Look at the Broadway musical *Avenue Q*, in which puppets dramatize the vagaries of life after graduation. ("I wish I could go back to college," a character sings. "Life was so simple back then.") Look at that little TV show called *Friends*, about six people who put off marriage well into their 30s. Even twice-married Britney Spears fits the profile. For a succinct, albeit cheesy summation of the twixter predicament, you couldn't do much better than her 2001 hit *I'm Not a Girl, Not Yet a Woman*.

The producing duo Edward Zwick and Marshall Herskovitz, who created the legendarily zeitgeisty TV series *thirtysomething* and *My So-Called Life*, now have a pilot with ABC called *1/4life*, about a houseful of people in their mid-20s who can't seem to settle down. "When you talk about this period of transition being extended, it's not what people intended to do," Herskovitz says, "but it's a result of the world not being particularly welcoming when they come into it. Lots of people have a difficult time dealing with it, and they try to stay kids as long as they can because they don't know how to make sense of all this. We're interested in this process of finding courage and one's self."

As for movies, a lot of twixters cite *Garden State* as one that really nails their predicament. "I feel like my generation is waiting longer and longer to get married," says Zach Braff, 29, who wrote, directed and starred in the film about a twentysomething actor who comes home for the first time in nine years. "In the past, people got married and got a job and had kids, but now there's a new 10 years that people are using to

try and find out what kind of life they want to lead. For a lot of people, the weight of all the possibility is overwhelming."

Pop culture may reflect the changes in our lives, but it also plays its part in shaping them. Marketers have picked up on the fact that twixters on their personal voyages of discovery tend to buy lots of stuff along the way. "They are the optimum market to be going after for consumer electronics, Game Boys, flat-screen TVs, iPods, couture fashion, exotic vacations and so forth," says David Morrison, president of Twentysomething Inc., a marketing consultancy based in Philadelphia. "Most of their needs are taken care of by Mom and Dad, so their income is largely discretionary. [Many twentysomethings] are living at home, but if you look, you'll see flat-screen TVs in their bedrooms and brand-new cars in the driveway." Some twixters may want to grow up, but corporations and advertisers have a real stake in keeping them in a tractable, exploitable, pre-adult state—living at home, spending their money on toys.

LIVING WITH PETER PAN

Maybe the twixters are in denial about growing up, but the rest of society is equally in denial about the twixters. Nobody wants to admit they're here to stay, but that's where all the evidence points.

Tom Smith, director of the General Social Survey, a large sociological data-gathering project run by the National Opinion Research Center, found that most people believe that the transition to adulthood should be completed by the age of 26, on average, and he thinks that number is only going up. "In another 10 or 20 years, we're not going to be talking about this as a delay. We're going to be talking about this as a normal trajectory," Smith says. "And we're going to think about those people getting married at 18 and forming families at 19 or 20 as an odd historical pattern."

There may even be a biological basis to all this. The human brain continues to grow and change into the early 20s, according to Abigail Baird, who runs the Laboratory for Adolescent Studies at Dartmouth.

"We as a society deem an individual at the age of 18 ready for adult responsibility," Baird points out. "Yet recent evidence suggests that our neuropsychological development is many years from being complete.

There's no reason to think 18 is a magic number." How can the twixters be expected to settle down when their gray matter hasn't?

A new life stage is a major change, and the rest of society will have to change to make room for it. One response to this very new phenomenon is extremely old-fashioned: medieval-style apprenticeship programs that give high school graduates a cheaper and more practical alternative to college. In 1996 Jack Smith, then CEO of General Motors, started Automotive Youth Educational Systems (AYES), a program that puts high school kids in shops alongside seasoned car mechanics. More than 7,800 students have tried it, and 98% of them have ended up working at the business where they apprenticed. "I knew this was my best way to get into a dealership," says Chris Rolando, 20, an AYES graduate who works at one in Detroit. "My friends are still at pizza-place jobs and have no idea what to do for a living. I just bought my own house and have a career."

But success stories like Rolando's are rare. Child welfare, the juvenile-justice system, special-education and support programs for young mothers usually cut off at age 18, and most kids in foster care get kicked out at 18 with virtually no safety net. "Age limits are like the time limits for welfare recipients," says Frank Furstenberg, a sociologist who heads a research consortium called the MacArthur Network on Transitions to Adulthood. "They're pushing people off the rolls, but they're not necessarily able to transition into supportive services or connections to other systems." And programs for the poor aren't the only ones that need to grow up with the times. Only 54% of respondents in the TIME poll were insured through their employers.

That's a reality that affects all levels of society, and policymakers need to strengthen that safety net.

Most of the problems that twixters face are hard to see, and that makes it harder to help them. Twixters may look as if they have been overindulged, but they could use some judicious support. Apter's research at

Cambridge suggests that the more parents sympathize with their twixter children, the more parents take time to discuss their twixters' life goals, the more aid and shelter they offer them, the easier the transition becomes. "Young people know that their material life will not be better than their parents'," Apter says. "They don't expect a safer life than their parents had. They don't expect more secure employment or finances. They have to put in a lot of work just to remain O.K." Tough love may look like the answer, but it's not what twixters need.

The real heavy lifting may ultimately have to happen on the level of the culture itself. There was a time when people looked forward to taking on the mantle of adulthood. That time is past. Now our culture trains young people to fear it. "I don't ever want a lawn," says Swann. "I don't ever want to drive two hours to get to work. I do not want to be a parent. I mean, hell, why would I? There's so much fun to be had while you're young." He does have a point. Twixters have all the privileges of grownups now but only some of the responsibilities. From the point of view of the twixters, upstairs in their childhood bedrooms, snuggled up under their Star Wars comforters, it can look all downhill.

If twixters are ever going to grow up, they need the means to do it—and they will have to want to. There are joys and satisfactions that come with assuming adult responsibility, though you won't see them on The Real World. To go to the movies or turn on the TV is to see a world where life ends at 30; these days, every movie is Logan's Run. There are few road maps in the popular culture—and to most twixters, this is the only culture—to get twixters where they need to go. If those who are 30 and older want the rest of the world to grow up, they'll have to show the twixters that it's worth their while. "I went to a Poster Children concert, and there were 40-year-olds still rocking," says Jennie Jiang. "It gave me hope."