



# DON'T MISUNDERSTAND US

## 8 MYTHS AND 5 TRUTHS ABOUT OUR GENERATION

**B**oston's a millennial town. Young adults born from 1981 through 1997 make up almost 40 percent of the population, the highest of the 25 largest US cities. Despite our prevalence, Bostonians probably don't understand us any better than other Americans, certainly not as well as we'd like you to. So here's a primer—prepared by eight Emerson College students—to dispel some stereotypes and propel you to a better future with us. After all, we're now the biggest generation, and we're still in the early phases of life.

ILLUSTRATIONS BY RYAN INZANA

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# FAKE NEWS ABOUT US MYTHS

## MYTH #1 We all want to be entrepreneurs

Think working millennials are all Mark Zuckerberg wannabes, looking to skip out on a real job for one where we can get rich while wearing our favorite T-shirt every day? Think again. A mere 2 percent of us reported being self-employed in 2016, and entrepreneurship among young people has dropped by 10 percent since 1997, despite the successes of Zuck, Airbnb's Brian Chesky, and other millennials. This though millennials have taken more classes devoted to entrepreneurship than any prior generation.

What gives?

Money. Startups require capital. Millennials have the highest student debt totals ever seen by young Americans, to go with higher costs of living and weak wages. The average member of the class of 2015 graduated with more than \$30,000 in student loans. We can't pay that off with shares in our startup. The debt also slows growth of our net worth: people under 35 in 2013 had lower net worths than at any time since 1989. We don't have the assets to land conventional bank financing.

We still have time, though. The peak age for successful entrepreneurs is 40. The oldest millennials are just reaching 36.

—Missy J. Kennedy

## MYTH #2 We dislike wedding bells and baby carriages

Those who think millennials are committed to living an unattached, diaper-free existence have it all wrong. We're just waiting for the right time. Seventy percent of never-married millennials say they would like to be married one day, according to the Pew Research Center, and 74 percent of millennials want children.

I'm a 30-year-old engaged to be married next summer. My mother can't wait: All through my 20s she reminded me she wed at 23 and had my older sis-

ter just a few years later. But I hadn't found someone with the qualities I was looking for. And I wasn't yet financially stable and didn't feel ready to make a big commitment.

That's the new normal. So far this decade, the median marriage age is 28; in the 1970s it was 22. As for kids, 62 percent of us believe they'll slow our career growth. Given how cash-strapped we are, isn't it good to wait until we can really provide for our families?

—Alexa D'Agostino



## MYTH #3 WE'RE PARTY PEOPLE

Yes, we are notorious for creating hookup culture, friends with benefits, and "Netflix and chill." But we're not as wild as all this makes us sound. Surveys back this up: Millennials are less likely to be sexually active than our elders were when they were young, and we have fewer sexual partners than Gen Xers. Maybe because we stream 2.7 hours of TV a day, almost an hour more than Gen Xers.

Nearly three-quarters of us prefer staying in on weekends. My friends and I go so far as to make up excuses not to go out so we can lounge around our apartment in sweats, drinking cheap wine, ordering sushi, and crawling into bed by 11. If we do make it out to a bar, a survey by Heineken found that an astonishing 75 percent of millennials in the United States and four other countries usually drink in moderation. So, yeah, we like to have fun—but our definition of a good night out would probably put our elders to sleep.

—Jamie Kravitz

## MYTH #4 We like buying stuff

We have been dubbed a materialist generation, and we did come of age strolling through the wide halls of shopping malls, diving into the likes of Hot Topic and American Eagle. I confess to begging my parents for \$20 to blow on cheap earrings from Claire's. But as adults, we're rethinking consumerism and material goods. According to one survey, more than 3 in 4 millennials would rather spend money on an experience or event than buy something. We want to create memories during concerts, vacations, and the like—and then brag about it on social media.

—Molly Williams

## MYTH #5 We don't want to own a home

By the time the baby boomers were young adults, more than half of them lived in homes they owned. Nice for them; only 37 percent of millennials can claim the same thing, in part because 15 percent of 25-to-35-year-olds are still living with their parents, a higher rate than for earlier generations. But while we prefer Zipcar and Lyft to buying new cars and Rent the Runway over purchasing new luxury handbags, a 2014 Trulia survey found 93 percent of us want to own a home someday.

Adam Blais, a 28-year-old who works at a furniture design firm and rents in Brighton, says he and many of his friends would like to own their own places—when the funds align. "I'd say half of my friends are talking about moving out of the city and buying a place that they can afford," Blais says. "I lived with someone for a while who had been renting for 20 years, and it just seemed foolish to me." Give us time. After we pay off student loans, find a place we can afford, and perhaps get around to marrying, we will buy.

—Rebecca Szkrutak



# MYTH #6 WE ARE SLACKERS

Older generations love to gripe endlessly about the laziness of millennials. We grew up winning awards for participation, Googling to our heart's content, and glued to our gadgets and phones. "By and large, they're not as driven as my generation," retired Morgan Stanley CEO and chairman John Mack recently complained about us. Mack, a rather vocal member of the Silent Generation, is not alone. One survey found that only 55 percent of Americans think young adults work hard.

Here's how it looks from where I'm standing: I can count on one hand the number of my peers who have a job—just one job, that is. While pursuing first my bachelor's and then my master's, I simultaneously juggled as many as three jobs. Those of us who do land that full-time job with benefits might still find ourselves freelancing on the side until—well, forever. According to one report, millennials are well on our way to a workforce that's more than 40 percent nonpermanent part time. This isn't by choice. Stagnant wages and vanishing pensions mean we need to take on side hustles, as we call them. And I hate to break it to the older generations, but we're way outlasting you. One survey found 43 percent of these multi-gig work martyrs are millennials, compared with only 29 percent of overall respondents. By the way, when we have those full-time jobs, a significant portion of us don't take breaks. One in 4 workers aged 18 to 25 reported in 2016 that they didn't use a single paid vacation day. Fewer than 1 in 10 Americans overall said the same thing.

—M.J.K.

## MYTH #7 We're addicted to social media

Say it loud, I tweet and I'm proud. That's our theme song, according to Gen Xers and baby boomers. Maybe it should be—millennials came of age as the World Wide Web expanded, and Facebook and Instagram boomed. But here's the thing: Gen X, those aged 37 to 52, is the generation actually spending the most time on social media. According to Nielsen, Gen Xers spend almost seven hours per week on social media, nearly 40 minutes more than we do. And as the boomers retire, they might bump us, too.

—M.W.

## MYTH #8 We are commie pinkos

Bernie Sanders was the presidential candidate of choice for most young voters, but that doesn't mean millennials are memorizing "The Internationale" and brushing up on *The Communist Manifesto*. True, we are a little leery of capitalism—nearly half of college students say socialism is better. And a Pew survey found 43 percent of people aged 18 to 29 have a positive opinion of socialism, compared with only 14 percent of people 65 and older.

But it appears we want some of the glittery promises of socialism without the strings attached. One survey found millennials like the idea of government-guaranteed health care and education, but our support for socialism peaks during college. When millennials start making \$40,000 to \$60,000 a year, we come to oppose income redistribution, including raising taxes to support social safety nets.

—Alaina Leary





## TRUTH #1 WE SAVE MONEY

Millennials lived through the worst financial crisis since the Great Depression. We know about setting money aside. I'm 24 and have had a savings account since I was 15. I'm not unusual: 72 percent of millennials are saving for retirement, starting at a median age of 22. JP Morgan Chase reports that we're also squirreling away money for emergencies, travel, and home ownership. These findings are remarkable, considering 1 in 5 young adults live in poverty. We combine financial savvy with honesty, as millennials are less likely than our parents to keep financial secrets from our romantic partners.

"Most [young adults] I've had financial planning sessions with are actually on the right track—they've actually made some great financial decisions," says Tyler Dolan, a 29-year-old financial planner at the online education provider Society of Grownups. "They just need some help." —A.L.

## SO, WHAT'S THE REAL STORY? TRUTHS

### TRUTH #2 We don't trust others

For millennials, suspicions run deep. Only 19 percent of us believe "most people can be trusted," a Pew study found, compared with 31 percent of Gen Xers, 37 percent of the Silent Generation, and 40 percent of boomers. Researchers at Pew think our diversity—44.2 percent of us are minorities, compared with 39 percent of Gen Xers, 28 percent of boomers, and 22 percent of Silents—may be a reason,

as minorities report lower levels of social trust.

There's something else that helps erode trust: our phones. Social scientists say it takes interactions with people to build trust. And when you're hanging out with people, Virginia Tech researchers found, the presence of mobile devices—even just sitting on a table—reduces the quality of face-to-face interactions; other surveys have found the same thing. Since almost 90 percent of cellphone users say it rarely leaves our side, you can see why we all might have some issues. —*Antonia DePace*

### TRUTH #4 WE FEEL CONFLICTED ABOUT FREE SPEECH

Many of us millennials think speech shouldn't flow so freely. A Pew study finds we are significantly more likely than Gen Xers and boomers to support limits on speech that has the potential to

offend minority groups. We are by far the most diverse generation of Americans, so we appear more attuned to the intersections of cultural, social, political, and economic forces than our elders. That consciousness has proved a blessing and curse. Just this year, we've seen protests interrupt or even prevent campus talks by big-name right-wing pundits such as Milo Yiannopoulos and Ann Coulter at Berkeley and economist Charles Murray at Middlebury. Meanwhile, schools debate using "trigger warnings" to flag books and other materials

that may make students feel uncomfortable or unsafe.

Our concerns have some saying we millennials are precious "snowflakes" who can't withstand any whiff of dissent. (One headline from *The Onion* joked: "Berkeley Campus on Lockdown After Loose Pages From 'Wall Street Journal' Found on Park Bench.") Maybe we need to engage opponents instead of decrying them. But if civil discourse among divergent communities is the goal, should the conversation start with provocateurs like Yiannopoulos? —*Matthew King*

### TRUTH #3 WE REALLY DO LACK BASIC LIFE SKILLS

It may be a good thing that so many millennials still live with their parents, because many of us struggle with doing our laundry, fixing our cars, even reading a map. Only 8 percent of millennials know how to properly check their tire pressure. A University of Missouri study confirms that baby boomers know significantly more about repairing and cleaning clothes than millennials do. Sure, we can look up anything online, but somehow that hasn't counteracted the effects of things like cuts to home ec classes. Maybe we do need to move out on our own, if only to give ourselves a reason to pick up a needle and thread. —A.L.



## TRUTH #5 We don't like your holidays

We've taken Thanksgiving and transformed it into Friendsgiving; we'd rather get together with close friends than endure extended family. Christmas, too, is about socializing—millennials are less likely to identify with a religion than prior generations to begin with, and most of us see it as more of a cultural than religious holiday. We've also started traditions such as Galentine's Day (a day for single women to celebrate one another) and Super Bowl Monday, with more millennials taking a vacation day or calling in sick the Monday after the Super Bowl than any other generation. If the old way of marking a holiday doesn't fit, we change it to suit ourselves. —A.D. ■



The writers were undergraduate and graduate students in an Emerson College publishing class, ranging in age from 20 to 30. Send comments to [magazine@globe.com](mailto:magazine@globe.com).

### HOW THE PEW RESEARCH CENTER DEFINES GENERATIONS

#### MILLENNIAL

BORN 1981 TO 1997\*

#### GEN X

BORN 1965 TO 1980

#### BABY BOOMER

BORN 1946 TO 1964

#### SILENT

BORN 1928 TO 1945

\*PEW IS STILL DEBATING THE END DATE.