



UNIVERSITY OF MONTEVALLO Career Development Center

ADULTING

REAL WORLD 101

"If you're going to be a grown-up, you've got to start thinking about grown-up things. And number one is money."

-Julian Barnes

"Adulting is serious stuff. Yes, it is cool to be independent and getting to do your own thing. But with freedom comes responsibility. Where you are not just responsible for taking care of yourself or earning enough to pay your bills, but you are also responsible for facing life and dealing with its upheavals and surprises. There are no right or wrong ways to face life. Everyone has to do what they believe they have to do at a particular moment and keep going."

-Avis Viswanathan



"Adulting" is now a verb. An actual word in its own right. When you buy new tires for your car, you're adulting. When you cook a meal from scratch rather than ordering takeout or tossing a frozen pizza in the toaster oven, you're adulting. Paying your bills on time? Getting a loan? That's called adulting. "Adulting" can be defined as being a mature, responsible adult. To do grown up things and hold responsibilities such as, a 9-5 job, a mortgage/rent, a car payment, or anything else that makes one think of grown-ups. In 2019, the term "adulting" increased in usage by 700 percent on Twitter.

So, welcome to the real world, to adulthood, to the task of adulting, and to the practice of people who generally are adults, but don't see themselves that way, doing tasks like holding down a job, managing money, paying taxes, shopping for groceries, cooking meals, and doing laundry. So many things to do!

What actually is adulting? In estoeic terms, it is when you begin to take responsibility for yourself, behave in a mature and independent way, and feel somewhat in control of your life. In practical terms, it is when food shopping replaces partying on Saturdays and Sundays. You are not out having drinks with your friends at the local bar. No, instead, you're at the grocery store with your list of food to cook for the week ahead. Because you care about that now. Priorities.

Adulting is about financial literacy and becoming financially independent. It's about fiscal responsibility, paying bills, saving money, and managing a budget. It's about understanding things like job security, career planning, professional development, borrowing money, insurance, investments, real estate, mortgages, contracts, legal issues, healthcare, and planning for retirement. It might also be about marriage, children, and parenting. You know, the fun stuff in life.



There are a number of critical skills associated with adulthood. To survive in the real world, there are some basic issues you will need to understand, some practical skills you will need to possess.

DOMESTIC SKILLS

- Domestic skills help young adults maintain a household and care for their personal belongings.
- Laundry, including deciphering washing instruction symbols on clothing tags.
- Menu planning, grocery shopping, and cooking, which can improve your health and save you money.
- Organizational skills to assist in finding important things quickly.
- Unclogging a drain, lighting a pilot light, changing a fuse, fixing a running toilet, and taking care of other small household emergencies.
- Using basic tools to perform basic household tasks.
- Planning and executing a successful dinner party.
- Basic car maintenance.



FINANCIAL SKILLS

Maintaining good financial health is an important area of life for young people. If you have a healthy financial life, you'll have more opportunities open to you.

- Balancing a bank account
- Creating and sticking to a budget
- Keeping financial records organized
- Establishing and maintaining good credit
- Understanding insurance, including renter's, health, and care insurance
- Creating a system for paying your bills on time
- Investing
- Saving money
- Making wise purchases by comparison shopping, which is a skill that can save lots of money

RELATIONSHIP SKILLS

Millennials grew up with social media, and many feel their in-person relationship skills are lacking. A study by researchers at Hawaii Pacific University and Martin Methodist College found that while Millennials are highly proficient with technology, they're more deficient in "soft skills," which are those personal attributes that enable people to effectively and harmoniously communicate with others.³ Soft skills include listening, negotiating, reading body language and feeling empathy.

- Listening and communication skills
- Knowing how and where to meet other people
- Resolving conflicts
- Putting forward your best self on social media
- Making meaningful connections with others in real life
- Increasing emotional intelligence and soft skills



JOB SKILLS

Older generations complain about the work ethic of Millennials and research from Pew shows that Millennials are the only generation that doesn't cite "work ethic" as one of their principal claims to distinctiveness. That's not to say that Millennials are lazy or careless. They just put a greater emphasis on self-fulfillment, personal happiness and wellbeing. Still, some young people lack the skills they need to find and maintain employment.

- Identifying strengths and values and finding a job that uses both
- Resume writing
- Interviewing skills
- Customer service skills
- How to negotiate a raise
- Maintaining a work-life balance

OTHER SKILLS

- Citizenship skills, including understanding how the government works; the importance of voting; how to write to your representative and make your voice heard; and how to get involved in politics.
- Self-care skills, which encompass taking good care of your physical and mental health.
- Parenting skills for people with children.
- Time management skills, which keep stress levels down and help you get the most out of your day.
- Study skills for people entering the higher education system.

ADULTING SURVEY

Millennials, Baby Boomers, Gen Xers and Gen Zers have diverging beliefs about what it means to be an adult, according to new research. The study's findings on attitudes towards "adulting" found several generational divides, including differing opinions on the age at which a person should officially be considered an adult and what foods are deemed most adult-like. A new national survey of 2,000 Americans, ages 18-51, found:

- Millennials put more pressure on themselves to reach adulthood. After age 26 Millennials believe it becomes embarrassing if you are not a full-fledged adult. Baby Boomers were more forgiving and said 31 is the cut-off.
- Millennials surveyed said that 22 is the age they felt comfortable having a steady job. Baby Boomers, however, said it was age 17 for them.
- When asked what's considered to be the "favorite" age in life, the average Millennial wishes they could be 23 for the rest of their life, whereas Boomers said 32.



When looking at the top signs of "adulthood" across generations, these emerged as the top 10:

- Having a budget (55 percent)
- Buying a house (54 percent)
- Filing your own taxes (52 percent)
- Understanding and monitoring your credit score (48 percent)
- Investing in your 401(k) (46 percent)
- Doing your own laundry (43 percent)
- Scheduling regular doctors' appointments (38 percent)
- Making a list to take when going to the grocery store (35 percent)
- Cooking dinner most of Monday through Friday (33 percent)
- Watching the nightly news (31 percent)

Although several generational differences came through in the study's findings, another key survey result found a gap between the age at which men and women are considered to become full-fledged adults. Respondents consider men to officially be adults at age 26, while respondents overall felt women reach adulthood three years earlier, at age 23.

No matter the age, all generations in the survey came to the table when it was time to discuss what they eat as an adult.

- Millennials and Baby Boomers both believe that having vegetables, fruits and coffee on hand are the top foods you need if you want to call yourself an adult.
- About 33 percent of Millennials and Gen Zers revealed that frozen foods are a staple in the kitchens of adults, whereas a smaller group (21 percent) of Boomers feel frozen foods are must-haves for an adult kitchen.
- Of those surveyed, 29 percent revealed that hosting dinner parties or gatherings is a true sign of being an adult.
- Seventeen percent of respondents overall said eating snacks for dinner whenever you want is an indication that you have officially reached adulthood, but Gen Zers are three times more likely to find excitement in having snacks for dinner than Baby Boomers (30 percent vs. 9 percent).