

# NETTELS, KIPPERS, TWITs & Downagers: Understanding the 21<sup>st</sup> Century Lifestyle Segments

It seems that in today's increasingly complex times, new lifestyles are emerging and with them new labels. In this Snapshot, Social Researcher Mark McCrindle analyses the emerging lifestyle segments and labels that define us today.

## Everyone Gets a Label

The popularisation of lifestyle segments began in the 1980's most notably with the Yuppies (Young Urban Professionals) and then the DINKs (Double Income, No Kids). The 1990's introduced us to the SNAGs (Sensitive New Age Guy) and the WAGs (Wives And Girlfriends –notably of sporting stars). However the last few years have seen an explosion in the labels- and here are a few of the most notable.

## NETTELS (Not Enough Time To Enjoy Life)

These are the very busy couples and families, usually found in the capital cities burdened with a large mortgage, a relatively expensive lifestyle, and a long working week- often with a long commute as well.

The NETTELS acronym and segment was identified by demographer Bernard Salt who has seen this fast-growing segment increase by 7% per year.

## KIPPERS (Kids in Parents Pockets Eroding Retirement Savings):

One reason the NETTELS are working so hard is that they have 20-something children still living at home and costing them money.

Nearly 1 in 4 (23%) people aged 20-34 continue to live in the parental home. In Sydney and Melbourne, this figure is even higher (27%).

And it's not just those in their 20's. In Australia there are 117,547 people in their early 30's still living at home with their parents (8% of Australians aged 30-34).

The most common reasons for staying are financial issues and the convenience associated with living with parents.

***"Australians in their 20's have made living with their parents work. Less than 1% cite family conflict as an issue that has caused them to leave home. And parents today are welcoming their adult children back. The Boomers are too young to be empty nesters and despite their complaints, most appreciate having the young ones around" writes Mark McCrindle.***

## TWITS (Teenage Women in their Thirties)

This emerging segments provides a real comment on our times. Once adulthood was marked by marriage, getting a mortgage and starting a family but today for many these milestones have been delayed. Indeed many women have extended their adolescence, and others, after starting a family and reaching their 30's have entered a second teenage lifestage. The poster girls might be Pink, Victoria Beckham or Gwen Stefani, however the segment is alive and growing in the Australian suburbs too.

## Boomerang kids:

Generation Y are increasingly likely, once they have moved out of home- to move back there again. Of Australians aged 25-29 who live in their parental home, more than half of these (54%) have moved out, and returned again. Most (52%) last less than 2 years before moving back to the parental home with 20% lasting less than 1 year. 16% last more than 4 years before returning home. Indeed many Gen Xers and Yers are returning to the parental home with their own young children in tow.

***"Generation Y are the world's first digital generation, the world's first global generation, and the most entertained and materially endowed generation Australia has ever seen." stated Mark McCrindle. "This was the generation that expected to start their economic life in the manner in which they saw their parents finish their economic life, and when hit with the financial reality of independent living, many are reflecting on the good deal they had living with their parents and so they are boomeranging back home".***

## Introducing the Sandwich Generation:

The Baby Boomers are the first generation of Australians sandwiched between the need to care for their dependent children and the responsibility of caring for their older parents. This sandwich generation arises from the combined trends of delayed childbirth, the delayed financial independence of children, and the increasing life expectancy of the older generation.

***"This is a return to the multi-generational household common in the early 20th Century. But to make it work both parents and the adult children need clear expectations, agreement on how long the stay will be, and cost sharing." states Mark McCrindle. "Parents need to change their parenting role in recognition that the returning 20-somethings are no longer dependent teenagers but now independent adults, sometimes with children of their own. Similarly the returning son or daughter has to avoid the trap of falling into old patterns of dependency and as sharers of the accommodation contribute to cleaning, costs, and sharing around the TV remote"***

## The Downagers:

It is not just younger Australians that are reinventing themselves. Our research has identified the Downagers. These are Australians aged over 60 for whom age is just a number. They comprise 24% of this demographic and feel and act far younger than their age would suggest. They are the fastest growing segment of the 60+ demographic and they value travel, lifestyle, social connection, and they adapt quite easily to new technology.

## Silver Stylers:

These are the 7% of Australians aged over 65 who can be described as having a high net-worth and are sophisticated, cosmopolitan retirees who are the antithesis of the traditional pensioner. The Silver Stylers have options, recognise quality, and as well-travelled, educated and experienced seniors, they don't look like retirees used to. While there are only about 200,000 Silver Stylers in Australia, they are a fast-growing cohort with their numbers swelling as the Baby Boomers enter their ranks.

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