

<https://www.nytimes.com/interactive/2023/03/14/opinion/middle-age-millennials.html>

Millennials are hitting middle age — and it doesn't look like what we were promised.

“I still feel like an imposter whenever I catch myself adulting, even though I'm a father now and an attorney.”

Ron Kanicci, 39

“I have to make an effort for young-person culture to make sense to me, like mom jeans and Emma Chamberlain.”

Jess Durham, 40

“I look at my young son and insurmountable student loan debt and think, ‘really?’ This doesn't feel like middle age should.”

Eli Shell, 41

Is
This
It?

•

• • • By [Jessica Grose](#)

March 14, 2023

Caitlin Dunham will be 40 this year, and she's been grasping for security her entire adult life.

Just as Dr. Dunham was leaving for college in 2001, her mother lost her job of 20 years in that year's recession. The family was suddenly faced with anxiety about paying for school, retirement and their mortgage. Dr. Dunham, a wry Maryland native whom I spoke with over video chat in early January, told me that this unexpected financial crisis inspired her to get it together — to seek out a stable career (medicine), to get married early (in her 20s) and to make the sort of choices she thought would disaster-proof her life.

That's not what happened.

Instead, the cascading crises of the next decades thwarted her at every turn. Her husband, a software engineer, bought a house in the Tampa Bay area in 2006, which lost half its value in the

2008 recession. “What was supposed to be a decent asset for us was suddenly a millstone,” she shared. He also lost his job during that economic slump.

Dr. Dunham began her career as an OB-GYN with over \$250,000 of educational debt, even though she went to a public university for medical school. After some time in Minnesota and another house that was a bear to sell, her family, which now included two children, finally settled in Delaware in 2019. Part of the desire for a move was lifestyle; she felt the demands of her job in Minnesota didn’t give her enough time for her family, so she wanted to move into private practice.

Extra time with her family didn’t happen, either. When the Covid pandemic descended, she went all in on her job because she felt it was the right thing to do in a public health emergency. She and her colleagues volunteered to cover shifts in the emergency room, and she was working more days than ever. She barely saw her children, then 6 and 3, until she caught Covid in October 2020. Then her lingering symptoms prevented her from working as much as she needed to, and she lost her job in 2021. “Here was another financial crisis for us because, you know, I’m not the sole breadwinner, but I was the main breadwinner.”

Do you
think of
yourself
as
middle-
aged?

“Physically, yes. Economically, I’m in my 20s.”

Joseph Walzer, 41

“I’m entering my Eileen Fisher phase of life, and it is much more enjoyable to me.”

Wynter Giddings, 44

“The words make me shiver and want to run to get some more Botox.”

Gina Mancuso, 40

Her husband is a Japanese citizen, and the family ended up moving to Japan for a spell so that they could be on the national health plan there. (They had relied on her job for health insurance.) They returned to Delaware in 2022, six weeks before they had their third child, in June. Her husband got a job with health insurance, so the family could remain in the United States, and she is looking to restart her career. But it has been slow going.

Things have been difficult for her family, she said, but one thing she isn't worried about: a midlife crisis just over the horizon. "My whole adult life has been one long crisis," she said. "Career crises, education debt, watching my I.R.A. lose a quarter to half of its value a couple of times, child care expenses, fraying social fabric, wage pressures and, above all, insecurity. I am a professional married to a professional, but our jobs can go up in smoke at the drop of a hat. We can't rely on anything but ourselves and can only hold out hope that we won't eat cat food once our bodies break down and we are forced into impoverished retirement." She said she knows that sounds dramatic, but it's how she really feels. Amid all this, who's got time to worry about whether they're feeling fulfilled?

This isn't what middle-class millennials thought midlife would be like. Our childhoods were marked by an unusually high level of prosperity in the United States and the expectation that such stability would continue.

When William Strauss and Neil Howe published a best seller in 2000 called "Millennials Rising: The Next Great Generation," they remarked that millennials were "kids who've never known a year in which America doesn't get richer." They described an "upbeat," "optimistic" and diverse set of Americans coming of age.

While they acknowledged that a crisis might hit this generation and cause its "familiar millennial sunniness" to "turn sour," they predicted that as they reached midlife, millennials would be more traditional — reversing "the trend towards later marriage and childbirth." They also predicted that millennials would be more socially and politically cohesive, rejecting the "cultural wedge issues of the late 20th century," unlike their Gen X and boomer predecessors. They said that income and class disparities would narrow.

What the authors could not foresee was that there wouldn't be just one crisis. There would be a series of cascading crises, starting the year after their book was published. There was the fallout from the dot-com bubble burst; then there was Sept. 11, followed by the Great Recession in 2008; then came the political chaos of increasing polarization, the specter of climate change and finally, the Covid pandemic.

What term
do you
like better
than
'middle aged'?

"The early halfway"

Alex Vanderweide, 44

"Late young adult"

Sara Eilert, 39

“Peak survival mode”

Melissa Pawneshing, 39

Though it may come as a surprise to people who continue to use the term “millennial” as a shorthand for “annoying youths,” they — we — are no longer young. The oldest of us, in our early 40s, are standing on the cusp of the life stage known as middle age, traditionally associated with ever-less-reliable knees and angst about whether this is all there is. But if we’ve managed to dodge the angst — so far, at least — it’s not because we’re in the happy, well-adjusted place that Mr. Strauss and Mr. Howe predicted.

In August, The Times [asked our 40-ish readers](#) how they felt about their lives, now that they are — chronologically, at least — in midlife. Over 1,300 people responded in less than a week. One of our questions was about whether they had experienced a midlife crisis and how they would define the term.

Many people said they felt they couldn’t be having a midlife crisis because there was no bourgeois numbness to rebel against. Rather than longing for adventure and release, they craved a sense of safety and calmness, which they felt they had never known.

“Who has midlife crisis money?”

The traditional midlife crisis, as presented in popular culture, at least, unfolds amid suburban ennui. Disaffected adults feel trapped by conformity and the circumstances of marriage, children and a well-appointed house with a lawn that needs mowing every Saturday. Everybody smokes cigarettes (or these days, picks up a vape) and has affairs. The men buy sports cars and get hair plugs.

In “Passages: Predictable Crises of Adult Life,” a best-selling chronicle of adulthood published in the mid-1970s, the journalist Gail Sheehy described how a typical life trajectory played out for her generation (she was born in 1936): People got married young, started having kids in their 20s and developing careers and then were comfortably ensconced by their mid-30s. She described the ages from 35 to 45 as “the deadline decade,” when “the man of 40 usually feels stale, restless, burdened and unappreciated. He worries about his health. He wonders, ‘Is this all there is?’”

But this version of midlife, as depicted in the novels and films “Revolutionary Road” and “The Ice Storm,” hasn’t jibed with the reality of many American adults for a long time, even though its familiar beats have lingered in pop culture. When the film “This Is 40” attempted to update the midlife crisis motif for the [disaffected Gen X middle class](#) in 2012, many reviewers did not find the protagonists’ financially cushy malaise relatable. More recently, “Fleishman Is in Trouble” considered the crisis from the perspective of elite New Yorkers, and though it was laced with real pathos, it faced some [of the same criticism](#).

And for those reaching their 40s now, this story of midlife feels less recognizable than ever.

Household structure has changed tremendously over the past 50 years. Living with a family — [defined by Pew Research](#) as living with a spouse or children or a spouse and children — has declined precipitously: 85 percent of the silent generation (people born from 1928 to 1945) lived with a family in 1968, compared with 55 percent of millennials in 2019. Marriage [rates have also gone down](#) sharply over the past several decades. Millennials are becoming parents [at rates similar to those of previous generations](#), but they’re doing it later, on average, and having fewer children.

The notion of working at the same job for your entire career may have always been an illusion for a majority of Americans. But Gallup has found that millennials are the [generation most likely to change jobs](#). In a July article in The Times [about millennial economic anxiety](#), Charlotte Cowles explained how the economic outlook for this generation as we hit middle age is different from that of our boomer parents: At an age when many of them were able to own a home, millennials are “squeezed between the [worst inflation rates of their lifetimes, eye-watering housing prices](#) and the precarious fallout of the pandemic.”

Our predecessors in Gen X may have been buffeted by some of the same social changes and declining economic conditions as we have been, but at least they are also the only generation of households to recover [the wealth they lost in the Great Recession](#).

When you’re not financially stable until your mid-30s and you don’t have children until your late 30s, you don’t have the time or the funds to have a meltdown. You’re in a brand-new life stage that hasn’t yet had time to grow stale. As Mark Blackman, who was born in 1984 and lives in Baltimore with two kids under 5, said: “Many of my similar-age friends also have young children. It feels too early for a midlife crisis, or we’re still too occupied by child care for additional crises.”

Does this just mean millennials will hit the life stage that feels like middle age a little later as a result of their choices? Perhaps that’s the case for some. But our reader responses and interviews pointed to the likelihood that there’s something more going on here than just 40 being the new 30. As Elizabeth Hora, born in 1983 and living in Utah, said: “This is a joke, right? Who has midlife crisis money? That’s a boomer problem, not a millennial problem. We just increase our Lexapro.”

Was the midlife crisis ever even real?

“The idea that the life course could be separated into different stages has been prevalent for millennia,” according to the psychologists Hans-Werner Wahl and Andreas Kruse in a 2005 book chapter titled “[Historical Perspectives of Middle Age Within the Life Span](#).” Perhaps most famously in Western literature, Shakespeare delineated “the seven ages of man”: Middle age is described as the fifth stage, after romance and battle are settled, when man is “in fair round belly with good capon lined” and “full of wise saws.” In the mid-20th century, the psychologists Erik

Erikson and Carl Jung put forth theories of midlife that are still influential: Erikson called the stage “[middle adulthood](#)”; Jung called it the “[afternoon of life](#).”

When this life stage begins isn't cut and dried. Drs. Wahl and Kruse point out that historically, the idea of when middle age starts has varied; the fact that the average life span has [doubled](#) over the past two centuries also complicates matters. But according to Margie Lachman, a professor of psychology at Brandeis University, the most common perception of midlife is that it begins at 40 and ends at 60, with some wiggle room at both ends.

The midlife crisis is a more recent invention. The phrase was coined by the psychoanalyst [Elliott Jaques](#) in 1965; it was in the 1970s that it became associated with the “kind of Playboy thing, where men are dissatisfied by the life of husband and main income provider,” said Susanne Schmidt, an assistant professor in the department of history at Humboldt University in Berlin and the author of “Midlife Crisis: The Feminist Origins of a Chauvinist Cliché.”

Dr. Schmidt [has written about](#) how “midlife crisis” for men became “an accepted cultural phrase,” despite the fact that there was not “a scientific, methodologically rigorous discovery” to prove it was a widespread phenomenon. Much of the hackneyed notion of the crisis in popular culture came from the Yale psychologist Daniel Levinson, who, along with his colleagues, published a book in 1978 titled “[The Seasons of a Man's Life](#),” which was based on his study of 40 mostly white, educated men between 35 and 45. “Seasons” partly focused on a man named Jim Tracy, a vice president and general manager at an arms manufacturer who left his wife, married a younger woman and left his job to start a new life with her. Dr. Levinson, according to Dr. Schmidt, held that “such a ‘midlife transition’ or ‘midlife crisis’ ... was a universal feature of human life, shared across social and cultural differences.”

But Dr. Levinson didn't study women's lives for this book, Dr. Schmidt noted, and feminist theorists of the '80s and '90s pushed back against the idea, arguing that it was simply a reaction to the changing roles of women in Western society. (Dr. Levinson got around to writing about “The Seasons of a Woman's Life” in 1996.) Men could not deal with the fact that their wives, and women in general, might have desires beyond staying at home and being a support; the younger girlfriend and the flashy new lifestyle were their way of acting out.

How does
life feel
to you
right now?

“I keep feeling like my life is about to get started,
much like how I felt at 20, even though I'm 40.”

Kristen Grady, 40

“I don't feel established in life.
What I feel is a loss of potential.”

Amy Lavoie, 43

“Something happens in your mid-30s to early 40s when you don’t have kids. It’s sort of ... a liftoff from the aging timeline.”

Sarah Schacht, 43

The idea of the midlife crisis has also been predominantly “an important marker specifically for the white middle class,” Dr. Schmidt told me. “It’s tied to a certain level of education and really closely tied to having a career and not just a job, that your identity might be tied to the work you do and what you’re paid for.”

Anthony Vasquez, who was born in 1984, said that he saw midlife crises as “very white, very middle/upper middle class and very hetero.” He was raised in what he described as a low-income, rough neighborhood in Houston, and he said both of his parents had difficult childhoods; his dad grew up in extreme poverty in Mexico. Mr. Vasquez is gay and was the first in his family to go to college. Though he lives with the boyfriend he has had since he was 21 and they own a home in Sacramento, he said that the traditional midlife crisis never felt like it could apply to him.

Mr. Vasquez feels he is figuring out what midlife should even look like for him as a queer person who doesn’t plan on having children, and his biggest worry these days is rising homophobia, not stasis. Anti-gay sentiment in his home state, Texas, is why he lives in California, he said. Like Caitlin Dunham, Mr. Vasquez feels that despite his hard work and his white-collar job as a product designer, his current stability does not feel reliable. It feels as if “at any moment, it can all be snatched away,” he said.

Starting in the mid-’90s, researchers finally did rigorous academic work on the midlife crisis [and found](#) that it was not a “universal feature of human life” and that only 10 to 20 percent [of people experience it](#). What they found was that there is no universal happiness trajectory that can predict our feelings at any given life stage.

These discoveries came from an ongoing survey called [MIDUS](#), which stands for “Midlife in the United States.” MIDUS research, which began in 1995, [has challenged the widespread idea](#) that happiness is a “U-shaped curve” — that well-being is highest when you’re young and old but dips in the middle. Dr. Lachman, who has worked on MIDUS for years, said that while there is some evidence of a “small dip” in happiness at midlife, “there is also longitudinal evidence from MIDUS following the same people over time that suggests the picture is more complex.”

Dr. Lachman also said that some people even see middle age as a high point. “If you ask people to retrospect and reflect, they often see those years as the peak of their life,” she told me. They may be reflecting on the joy they felt when their children were young or about the time before the losses of any typical life begin to add up — when their bodies still worked pretty well, before their friends started to die.

What used to stand out about midlife is that people tended to have a sense of power over their own circumstances. “In midlife, the sense of control is an important component of health and well-being,” Dr. Lachman has written. Even when previous generations had many life stressors, that feeling of control balanced them out.

But for millennials, unfortunately, that is exactly what might be changing; we feel we have lost any semblance of control.

“I did literally all of the things I was told to do to be successful, and yet I still lack stability on so many levels,” said Kristen Grady, who lives in Brooklyn with her partner and was born in 1982. “So my midlife crisis is probably me reckoning with these feelings and having to figure out how to move forward and how to modernize my approach and manage my expectations, as they were clearly too high.”

[David Almeida](#), a professor of human development and family studies at Penn State, has studied stress in different generations of midlife adults. He has found that [middle-aged people in the 2010s were more stressed](#) than their counterparts in the 1990s, thanks to a combination of economic instability and a loss of social connection. In addition, many people in their 40s today are trapped in a [sandwich generation](#) — caring for children and aging relatives simultaneously — for longer and longer.

“What I’m finding is that age advantage has disappeared from midlife,” he said. “Now we have more responsibilities, and we’re not getting all of the psychological advantages that come with midlife.”

‘I Am Having a Green Midlife Crisis’

It’s hard to feel life is at a high point when the present is rocky and the future seems so uncertain. Even when they’ve tried hard to follow the straight and narrow path, our readers talked about their retirement accounts plunging during several market spasms, the fear and reality of layoffs at different points, the unaffordability of child care and elder care and an inability to put down roots.

At the same time, for all the stress, the instability, the precariousness, we also heard from many people who wrote to say they felt that a world in crisis was emotionally clarifying for them: It made them realize that life was short and that they wanted to focus on what was meaningful.

Their goals weren’t about material gain, because the instability of their adult years made them see how fleeting that was. Caitlin Dunham said that her experience struggling in midlife has made her want to provide caregiving for her grandchildren, if she ever has them. She wants to tell her kids, “‘Leave me home with the baby, and I’ll make dinner,’ and then have a multigenerational kind of communal arrangement just to help save them the cost of child care.”

Others were galvanized to provide service to their communities. “I am having a ‘green midlife crisis’ by turning the cliché of self-evaluation into community action,” wrote Kevin Kearney, born in 1980, who is an English professor at a community college. He said that he’s dedicating “the rest of my life to fighting for the climate. On the local level I have converted several lawns here in San Diego to California’s native plants, and I have joined a group that is slowly but surely transforming Balboa Park back into bird, bee and butterfly habitat. I pick up trash twice a day while walking my dog. I volunteer with the Audubon and other organizations, and I use the theme of environmental justice with my students in my college classes.”

Millennials are, hopefully, making the world realize that the midlife crisis, for all its clichés, was never really about the tawdry affair or the red Corvette. (Why is it always red?) The stressors of midlife for so many Americans are not existential; they’re material — economic, familial and political. They’re about the seemingly decent paycheck that is spent almost entirely on child care, student loan repayment and medical debt, leaving nothing to build a nest egg or save for their children’s futures. They’re about the [median home price increasing 50 percent since January 2020](#) and [grocery prices that are 10 percent higher](#) than they were in January 2022. They’re about a sandwich generation caring for boomers and babies, being squeezed until there’s nothing left.

That millennials are poised to be hit particularly hard by these forces is not good news, but there is an upside. If we are forced to reckon with the fact that the real problems of midlife are material, that may also help us realize something else: These are the sort of problems we as a society have it in our power to fix.