



The British Life Path

In my parents' day, the life path was pretty much set in stone. After graduating from university, you would get a job for a few years then get married, have children and settle down for life. But with the rapid advance of technology, more working women in the UK, an overpopulated world and ever-increasing life expenses this is rapidly changing and the "typical life path" in the 2020's looks very different to the 1900's. In my blog today, I'll look at the modern life path of Brits and discuss how things have changed.

Let's start at the very beginning...

The average life expectancy in the UK is 79.3 years for males and 82.9 years for females, slightly above the world average. The majority of Brits are born in hospital with only around 2% of babies being born at home instead. Although the infant mortality rate has decreased recently, it still stands at 3.8 deaths per 1,000 live births.

After a few years learning to walk and talk, the big "First Day at School" comes in the September after you turn four years old. If parents don't think their children are ready for school yet, they can wait a few months longer but all children must be in school by the September after they turn five. School is compulsory in the UK for all children until the age of 16. When you reach 16 in Scotland, Wales and Northern Ireland you can leave full-time education and start the life you want. In England, you must choose to go to college, undertake an apprenticeship or find work/volunteer for a minimum of 20 hours a week until you reach 18 years old, although the majority of children go on to complete A-levels or go to college.

University comes next and the number of applications to universities in the UK is increasing year-on-year. The number of these applications being accepted is also

increasing annually. Around 50% of Brits aged 18 to 30 have been through higher education.

When completing a degree in a British university, the highest qualification you can receive is first class honours, of which around 28% of students achieve. The second and most common qualification is upper second class honours, which is around 48% of students, then lower second class honours at 19% and third class honours/pass at 4%.

Work, work, work!

The goal after university is to get a job. With an increase in specially-designed graduate positions, employment for graduates is at an all-time high. Approximately 77% of graduates are employed within the first six months of leaving university, 71% of which are in professional-level roles. The typical graduate starting salary is also increasing and currently lies at around £22,000 per annum.

Career patterns are changing rapidly in the 2020's, but the average Brit will have 6 different jobs in their working life. More recently almost half of the working population will retrain and completely change their job. With the retirement age set at 66 years old, we work the equivalent of 3,515 full days, on average 34 hours a week, although we never leave until a job is done, meaning we spend an additional 9,024 hours of unpaid overtime (around £153,000)!

Finding Love

Due to so many people focusing on careers and a more “modern” attitude towards relationships, the number of people settling down to get engaged and married is slowing down. Most people meet their life-long partner at the age of 27 and are engaged around 2 years after starting this relationship. But marriages are at an all-time low. In the 1930's there were around 475,000 marriages a year and this number has dropped to around 235,000 in the 2020's. On average, men are 38 years old when they marry, whilst women are 35 years old. And very few marriages are religious in the UK. Only 22% of marriages are religious ceremonies, with the majority opting for civil marriages instead. The UK has a shockingly high rate of divorce at 42%.

The most popular family structure in the UK is a cohabiting couple with one or two children. This family structure has increased by almost 26% over the last decade. The average rate of children per woman is 1.89, the lowest it has ever been. The

mean age of women giving birth to their first child is 28.9 years old, whilst men are 33.4 years of age.

Make a House a Home

Home ownership rates are increasing in the UK. Most people buy their first house at the age of 34 with an average deposit of almost £50,000 and an average mortgage of £185,000. Many people in their 20's now prefer to rent instead of buy. And we normally move house every 24 years, meaning we're likely to move around 3 times in our lives.

The final years are spent bringing up children, travelling the world and saving up from working hard ready for retirement. Although the state pension age is 66, most people retire at around 64.5 years old, leaving a fair few years until the average life expectancy age is reached.