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DO GENERATION'S DESIRES MERELY REFLECT SOCIETY?

Heather Boerner

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The stereotype may be that people in their 20s are more selfish than other generations, but not everyone fits that mold. And certainly not all of them can afford to buy the high-end products demographers expect them to.

"The younger generation has far more ambition than the older generation," said Dowell Myers, professor of urban planning and demography at the University of Southern California's School of Policy, Planning and Development. "They take their preferences from their parents' home."

But not everyone in their 20s, of course, grew up in a parents' house with all the bells and whistles. Both Kealoha Yoshioka, 27, and fiancée Christine Migita, 25, say they grew up in homes without some modern amenities. For Migita, that means she's thrilled to have a dishwasher.

And most in their 20s can't afford to buy anything, let alone a home with high-end finishes.

In the first quarter of 2007, San Francisco tied with Napa as the seventh least affordable place to live in the country, with only 6.7 percent of residents being able to afford the median-priced \$748,000 home. The Oakland metropolitan area ranked 18th, with 11.4 percent of residents being able to afford the median-priced, \$533,000 home, according to the California Building Industry Association.

Migita brushes off the stereotypes about her generation. Sure, Yoshioka may have been attracted to the granite countertops and may pine for Cat-5 hookups throughout the house. But she's excited about being close to more practical things.

"I like that our house is close to things I need to get, like groceries," said Migita, who admits to being a homebody and not someone who grew up "going to clubs." "The fancy countertops weren't so much for me. I think that's what attracted (Yoshioka). I look at the kitchen and I think it's very nice, but the granite is just a perk."

And Bevan Lew, a 28-year-old real estate agent, said he doubts that his contemporaries' obsession with all things high-end is particular to them. Everyone wants granite right now, right?

"I think it's just like, everyone's doing yoga, and everyone's buying a house," he said. "It's become a priority for the entire population, across age demographics."

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