

By age definition: Gen Z (Born 1997 – 2012)

HARD LAUNCHING ADULTHOOD

For Gen Z, adulthood is about mastering capabilities rather than hitting traditional milestones. Three pillars define being grown up: financial independence, personal autonomy, and emotional maturity - with paying your own bills as the true unlock to adulthood.



The diagram illustrates the relationship between three concepts. At the top, an open doorway leads to a bright light. Inside the doorway, a key is shown with a person icon inside its head, surrounded by radiating lines. Below the doorway, the text "Financial Independence" is written. A vertical line descends from "Financial Independence" to a horizontal double-headed arrow. Below the left end of the arrow is the text "Personal Autonomy", and below the right end is the text "Emotional Maturity".

Beneath all the TikTok tutorials and ChatGPT strategies, Gen Z still craves the same stability their parents did - a home, financial security, and meaningful relationships. The dream hasn't changed, but everything about achieving it has, demanding a new playbook.



“You realize bedtime before 10PM is a blessing, not a punishment.”

This generation feels an overwhelming need to achieve everything all at once, fueled by a constant fear of falling behind.

They don't just want some things - they want it all. The perfect career AND active social lives AND hobbies AND travel AND endless experiences.



EXPECTATIONS

When expectations run high in every area of life, the gap between dreams and reality hits especially hard.

“ I thought it'd be a walk in the park since I saw my parents do it. I was wrong.”

Gen Z is using digital tools to help bridge the gap between their high expectations and reality. While TikTok, Instagram, and YouTube remain go-to platforms, a new digital sidekick has entered the chat: AI.



Are using
AI tools



Are using AI tools weekly or more

I use AI daily. I come up with some of my recipes with it, so it's really helpful for me. I saw something on Instagram. It was a video of this lady making these cookies, but she didn't leave the recipe. So, I knew what the ingredients were in the video, and I told AI the ingredients. I said, make me a recipe with these ingredients and it gave me perfect proportions for everything."

With information at their fingertips, Gen Z feels empowered to figure things out on their own... but it comes at a cost. Constant connectivity and endless choices can be overwhelming. The very tools meant to help them thrive often add pressure instead. No surprise that 3 of the top 4 words they use to describe adulthood are negative.

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Stressed



Overwhelmed



Anxious

When we asked about their biggest adulting struggles, it wasn't existential stuff - it was the mundane reality.



When they get home, they are drained with zero energy left for their endless to-do lists.

“

How do I work, keep my house clean, stay up to date on bills, stay healthy, work towards my passion while taking time to relax? There just doesn't seem to be enough time."

THE MATH DOESN'T ADD UP

Finances are at the cornerstone of Gen Z stress. Put yourself in their shoes: skyrocketing rent, soaring costs for everyday essentials, and salaries that can't match the pace.

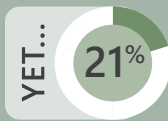


DREAMS VS. REALITY OF HOMEOWNERSHIP

Homeownership is desired but feels out of reach.



Who don't currently own a home want to in the future



Think getting a home is extremely achievable

TOP 3 BARRIERS

- \$ Housing costs
- \$ Insufficient down payment savings
- \$ Rising interest rates



I feel like the cost of living is just so much higher, even with inflation taken into account. It's hard to be on your own and 'to adult' in the financial climate that we're in."



Feel they face more financial hurdles than previous generations

So, what do they do?

HUSTLE TO EARN MORE

The side hustle is real, with 51% of Gen Z taking on side gigs alongside their day jobs, turning skills into a potential paycheck.

SPEND SMARTER

As bargain shopping pros, they save money by thrifting, scrolling marketplace apps, and stacking deals to dodge full price.

FLIP THE SCRIPT ON PRIORITIES

They're living for now - prioritizing experiences and small luxuries rather than solely focusing on saving for distant milestones.

THE EMOTIONAL TOLL

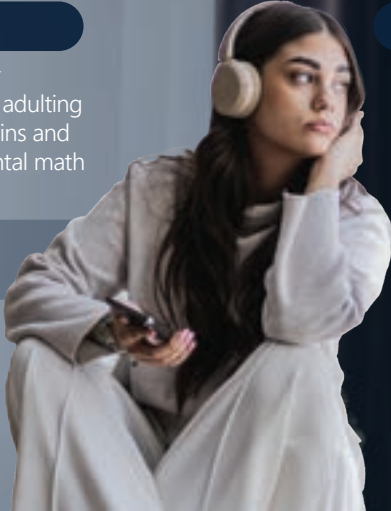
THE COMPARISON AMPLIFIER

Through social media feeds, Gen Z is continually bombarded with everyone else's main character adulting highlights featuring dream apartments, career wins and travel adventures. Meanwhile, they're doing mental math of juggling funds between groceries and gas.

THE RESULT?

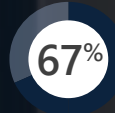
IMPOSTER SYNDROME ON STEROIDS

They're convinced everyone else got the adulting manual while they're out here winging it. The constant PRESSURE to look put-together while figuring things out for the very first time is making them ANXIOUS.



THE LONELINESS EPIDEMIC

They can connect with anyone, anywhere, anytime, but finding their people remains the real challenge.



Report being lonely
Cigna Vitality in America Report 2024

and only...



Feel extremely confident finding community and belonging

THE BRAND OPPORTUNITY

The decisions Gen Z makes now will define the market for years to come. The brands that win their loyalty will be those that meet them where they are and empower them to grow on their own terms. Here's how to show up:



BE A PROGRESS PARTNER

(Thwarted → Empowered)

Celebrate progress, not perfection



BE A DECISION CURATOR

(Overwhelmed → Guided)

Curate, don't inundate



BE AN ENERGY MULTIPLIER

(Depleted → Energized)

Remove friction, give back time and bandwidth



BE A CONFIDENCE BUILDER

(Anxious → Confident)

Bridge knowledge to action



BE A CONNECTION CATALYST

(Lonely → Connected)

Create authentic experiences



Gen Z has the **power** and the **dreams**. What they need are the right **brand partners** to help them succeed.

