







NEXT GEN 1.0

Spilling the Tea

NEXT GEN 2.0

Behind the Mask

NEXT GEN 3.0

Gen Z Unfiltered



GEN Z ADULTING

An exploration of how Gen Z is navigating the transition into adulthood and how brands can show up as powerful allies and trusted partners in their journey.

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

In this research we focused on "Fully Lounched" Gen Z, those who are navigating living independently, managing their own frances and defining their current paths.

NEXT GEN 4.0

Gen Z State of Mind

NEXT GEN 5.0

Gen Z Adulting



1000

Diverse voices across race, geography & economic situations

PARTNER DISQO

"Fully launched" Gen Z adults (18-28) who are...

LIVING INDEPENDENTLY

MANAGING OWN FINANCES DEFINING CAREER PATHS

•HOW WE TALKED TO THEM



Dynamic online communities



1:1 Qualitative deep dives



Quantitative survey Adulting for Gen Z isn't about checking traditional boxes — it's about mastering capabilities



OF GEN Z SAY PAYING THEIR OWN BILLS MAKES THEM FEEL MOST LIKE AN ADULT



THE BIG THREE CAPABILITIES



Financial independence

The foundation



Personal autonomy

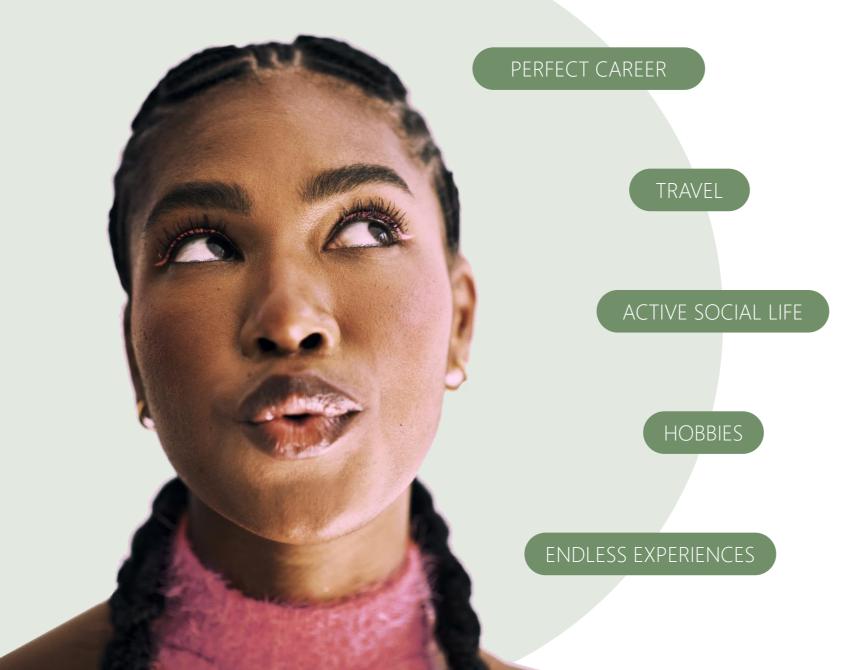
Managing your own life without reminders



Emotional maturity

Healthy boundaries + self-care

SKY HIGH EXPECTATIONS | THE 'I WANT IT ALL' GENERATION





It's typically what was shown in movies and TV shows, I think of Sex and the City in particular. Still no clue how they afforded their lifestyles!"

"I Want It All" (from "High School Musical 3") © 2021 Walt Disney Pictures

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

in the park since I saw my parents do it...

× ×

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

35% of Gen Z Felt Prepared for Adulthood

...l was wrong."

THE ADULTING SURVIVAL KIT

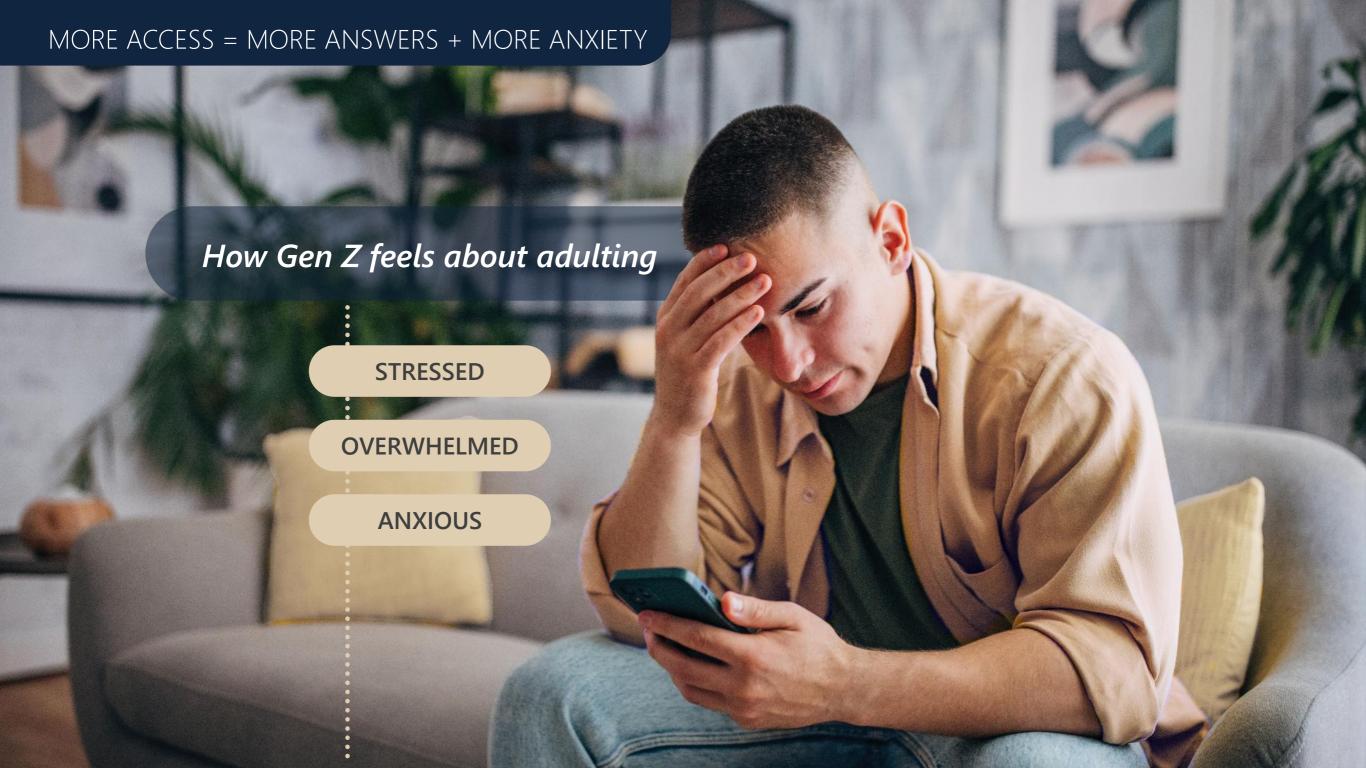
79% of Gen Z Use Al Tools







Laundry was probably one of the biggest things I had to figure out because my mom would do it when I lived at home. I wasn't sure what colors should go together. That is where AI and YouTube come into place."



7.8

ADULTHOOD SCALE

Self-reported 7.8 on a 10-point scale for how much they feel like an adult

But it's not static, it depends on the moment



I would say I feel more like an adult when I accomplish something at work or whenever I make a big purchase. I got a new car almost a year ago. That was a very adult thing. Then, on the other hand, when it comes to anything medical or insurance related, I don't feel like an adult anymore. It is so confusing and I hate calling any of them. I still beg my mom to make the calls for me. It's kinda just like, oh, I'm just a kid. I don't know what I'm doing."

You know you're an adult when...



You finally understand why your parents were always mad about the lights being left on."



You get that strange sense of pride in having a stocked fridge with actual ingredients instead of just snacks."



You realize that doing your own laundry is a bigger accomplishment than any degree."

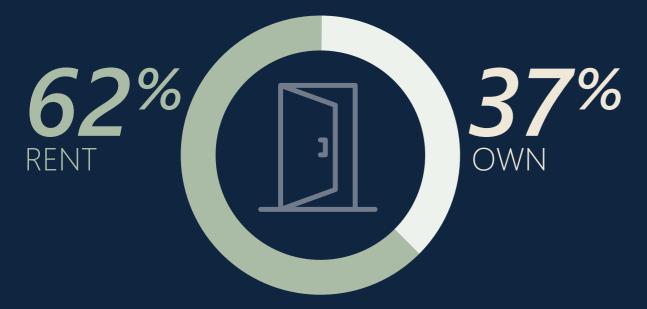


You realize bedtime before 10PM is a blessing, not a punishment."

That horrifying moment when you're looking for an adult for help but then realize you're an adult



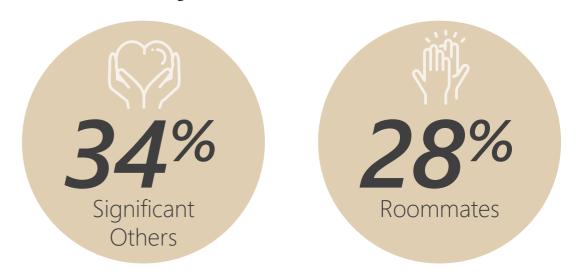
Where they live...



WHAT IT MEANS...

► ► Choosing banks, insurance providers, utility companies, and furnishing an entire living space

Who they live with...



WHAT IT MEANS...

Constant trade-offs and compromises

What Puts Them on the Struggle Bus?



I struggle to finish the laundry because it's a never-ending cycle of washing, drying, and folding so I can never actually cross it off my to-do list which makes it hard to be motivated to do it."

The tasks I struggle with most are the small but annoying ones...They're never urgent, so they just sit there, haunting me."



66 I would like to live for life and not live for work."



74%

of Gen Z believe they face more financial hurdles than previous generations

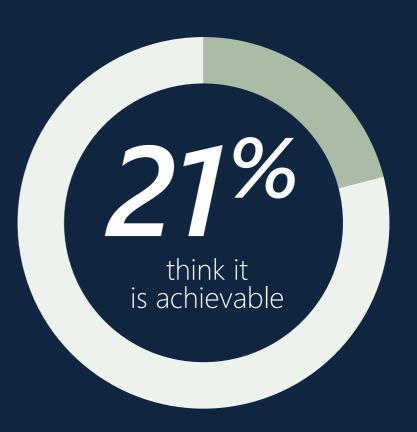


I feel like the cost of living is just so much higher, even with inflation taken into account.

It's hard to be on your own and 'to adult' in the financial climate that we are in."



Yet only...



KEY BARRIERS



Housing costs **58**%



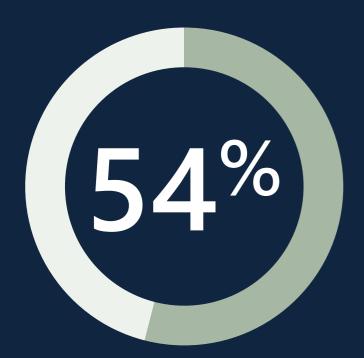
Insufficient down payment savings 44%



Rising interest rates 30%



Earn More



View making more money as a top priority



Have at least one side hustle – turning passions into profit

Spend Smarter



Thrifting,
Facebook Marketplace,
comparison shopping



Apps for deals and cashback rewards



DIY vs. DIFM projects

GEN Z ARE **LOUD BUDGETERS**



OF GEN Z ARE **COMFORTABLE SAYING** "I CAN'T AFFORD THAT" TO A FRIEND Source: Bank of America

BUDGETING TOOLS



Google Sheets



Digital and physical calendars



Online banking apps Rocket Money, or YNAB)



THE CONFIDENCE BREAKDOWN



I have no idea what to invest in or what the different investment options mean. I have a retirement account and that's it."

I would like to know if I am putting enough in my 401k and how exactly I should read it."





Gen Z is the most digitally connected generation in history...

...yet also the loneliest





I feel like no one prepares you for how completely and utterly alone you feel at times. You're an adult now, so it's all on you to pay the bills and keep things in order."

The level of loneliness that comes with being an adult."

No one prepared me for how I would feel at times... so many friends are busy with their own families and I'm just left alone."

67%

of Gen Z report being lonely (Cigna Vitality America Report 2024)

And only...

17%

feel extremely confident in finding community & belonging

Why This Matters for Brands

Why This Matters for Brands

THE STAKES:

\$360,000,000,000.00

SPENDING POWER

+\$1,000,000,000,000.00

TRILLIONS WITHIN FIVE YEARS







THWARTED

High expectations bump against economic realities



OVERWHELMED

Access to endless resources both help and hinder



DEPLETED

So much to do, so little time, running on "E"



ANXIOUS

Comparison culture undermines confidence



LONELY

Digitally connected, yet socially isolated

Be a PROGRESS PARTNER

Thwarted → Empowered



Nike Training Club celebrates every workout completed, no matter how short—they acknowledge that showing up is the win, not perfection.



Duolingo makes language learning feel achievable by celebrating daily streaks and small victories, proving that missing a day doesn't erase your progress.

Be a DECISION CURATOR

Overwhelmed -> Guided



Spotify's Discover Weekly curates music so you don't have to scroll endlessly through millions of songs.



Netflix's "Because you watched..." takes the decision fatigue out of endless scrolling.

Be an ENERGY MULTIPLIER

(Depleted → Energized)

iRobot

iRobot takes care of those never-ending household chores.

NINJA

Ninja air fryer makes meal prep a one-step, low-effort win—just dump in and go.

Be a CONFIDENCE BUILDER

(Anxious → Confident)



TurboTax doesn't just provide tax information—it confidently guides them through actually getting it done.



YouTube tutorials help them learn step-by-step, while AI tools like ChatGPT let them ask personalized questions and get tailored guidance without judgment.

Be a CONNECTION CATALYST

C) classpass



(Lonely → Connected)

ClassPass turns solo fitness into social experiences where you can meet like-minded people.

HelloFresh turns the daily stressor of cooking into an opportunity for shared quality time.



Vizard of Oz © 1939 Warner Brothers

 The dream is alive but the playbook has changed



The dream is alive but the playbook has changed

The Brand Challenge

How will you show up to help make their dreams a reality?

