

HUMAN8

READY FOR

THE ZOOMERS?

Gen Z report: US edition

SHORT ON TIME?

5 REPORT TAKE-AWAYS

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GEN Z x MENTAL WELL- BEING

Being the most stressed-out generation, this 'it's OK to not be OK' generation expects brands to take on the role of coach, supporting them in prioritizing and discussing the topic of mental health.

2

GEN Z x FINANCE

Redefining how to make money, Zoomers are self-educating in finance and exploring new investment products. They want accessible and actionable advice from brands that support them in building financial resilience.

3

GEN Z x METAVERSE

Embracing and shaping the metaverse, this always-on generation wants brands to create exciting experiences by seamlessly integrating the online and offline worlds.

4

GEN Z x BRANDS

Having a strong focus on injustice, Gen Z wants brands to pursue social and environmental issues, while at the same time providing a personalized, playful experience.

5

GEN Z x SUSTAINABLE FUTURE

Gen Z is determined to create a better future and expects the same from brands. One-off actions are a no-go; this generation wants to see ongoing social impact.

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ARE YOU READY FOR THE ZOOMERS?

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UNCERTAINTY & INCLUSIVITY

ARE YOU READY FOR THE ZOOMERS?

Today, Gen Z is the world's largest generational cohort, accounting for one third of the global population. Also known as post-Millennials, the iGeneration, or Zoomers, they have the fastest-growing disposable income, which is expected to reach \$33 trillion over the next decade. No matter what you call this generation, your business's future is likely to depend on them.

Who is Gen Z?

Born into a tech-enabled world, this digitally native generation is social media-literate, always-on, and hyper-informed. Online platforms are their means to be in the know, to stay connected, and above all, allow them to amplify their voice. With movements like #MeToo and Black Lives Matter, this generation is not afraid to question authority and call out injustice. Growing up against the backdrop of social upheaval, climate change, and a global health crisis, this is a generation that struggles with mental well-being, but they don't hold back when talking about it. With many coming of age during the pandemic, the past two years put a mark on their lives and outlook on the future.

So, what characterizes these Zoomers, and how are they different from the generations before them? In this report, we shed a light on what makes Gen Z tick and what they expects from brands.

We are aware there are many different age groupings used when it comes to defining generational cohorts. In this report, we use the following age definitions:

- Gen Z: born between 1997 and 2011
- Gen Y: born between 1980 and 1996
- Gen X: born between 1965 and 1979
- Baby boomers: born between 1946 and 1964

How Gen Z differs from Gen Y

Gen Z / Post-Millennials	Gen Y / Millennials
Born with tech	Tech pioneers
Real	Ideal
Change the norm	Fit in/ be the norm
Identity builders	Image builders
Own path	Success
Values	Brands
Pandemic	Great recession
TikTok	Instagram
Meme	Tweet
Dream job	Financial stability
Pragmatic	Idealistic
4D	3D
Blended (race & gender)	Multi-cultural

REPORT METHODOLOGY

To gain insight into Gen Z's attitude and behavior, and how this differs from previous generations, we ran a global proprietary quantitative research piece with the four largest generational cohorts – Gen Z, Gen Y, Gen X and baby boomers.

The focus of this report is on the US market, where we surveyed **1,072 US consumers** in January-February 2022: 468 Gen Z, 198 Gen Y, 201 Gen X and 205 baby boomers.

	Gen Z	Gen Y	Gen X	Baby boomers
Born between	1997 – 2011	1980 – 1996	1965 – 1979	1946 – 1964
Sample size	468	198	201	205



01
GEN Z x
MENTAL WELL-
BEING

STRESS, HAPPINESS & PANDEMIC

GEN Z x MENTAL WELL-BEING

IT'S OK NOT TO BE OK

While everyone experiences a certain degree of stress, Gen Z is coming top in the charts for **most stressed-out generation**. In the US, 55% of Gen Z feels stressed with **mental health being their biggest stressor**.

Mental well-being is becoming a hallmark of this generation. More than any of their older counterparts, Gen Z feels stressed about their **mental health** (60%). Yet, this 'it's ok to not be ok' generation does not shy away from talking about their struggles. Gen Z is all about **dropping taboos and raising awareness for mental health**.

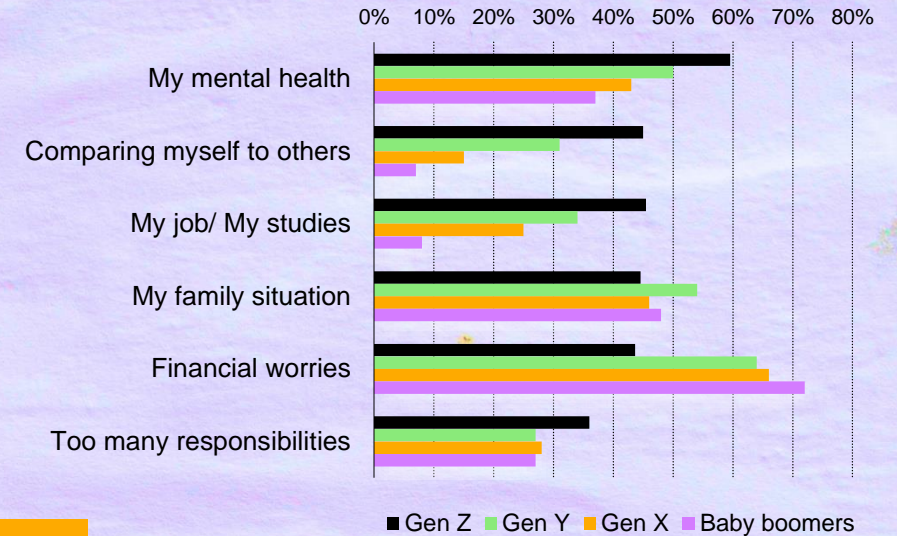
With social media being an inherent part of their lives, **comparing themselves to others** (45%) and **external expectations** (17%) only add to the stress equation. This results in a '**confidence crisis**' among Gen Z, with 49% of US Gen Z indicating they often lack self-assurance, and only 19% not experiencing confidence issues.

FEEL CONFIDENT



55%
OF GEN Z
**FEELS
STRESSED**

TOP SOURCES OF STRESS



PINK

MENTAL HEALTH
MONTH

Join us in celebrating the power we have to impact
our mental health and help others.

MAKE
YOUR
MOVE
FEST

PINK x THE JED FOUNDATION

Gen Z's focus on mental well-being can inspire brands to take on the role of life coach, supporting youngsters in prioritizing their mental health and encouraging discussions around the topic.

For Mental Health Awareness Month 2021, Victoria Secret's Pink launched 'Make Your Move Fest' in collaboration with The Jed Foundation – a program full of tips on ways movement, expressions, connection and self-care can help us feel our best.

GEN Z x MENTAL WELL-BEING

EMBRACING THE GREAT PAUSE TO FAST-FORWARD

While the pandemic forced this post-Millennial generation to be home-schooled, attend prom virtually, graduate through Zoom, or start their first job in a remote working context, Gen Z shows a certain **resilience and optimism in dealing with the global health crisis**. 41% says the pandemic helped them to learn a lot about themselves. More than any other generation, they perceived it as a **fresh start** and used this time to focus on **personal growth** (37%), start new hobbies (38%), and **learn new skills** (34%).

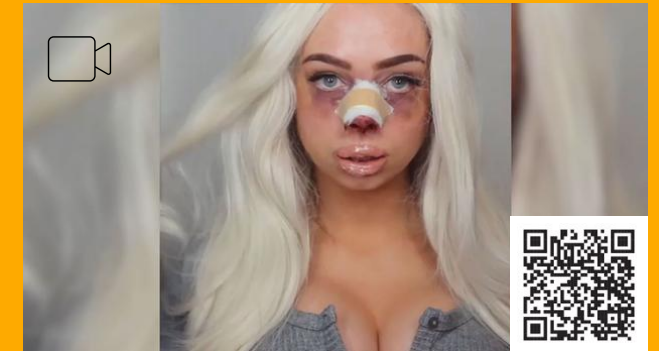
67%

OF GEN Z

FEELS THE PRESSURE ON LOOKS

SOCIAL MEDIA x MENTAL WELLBEING

While social media is a space for Gen Z to connect, be creative and relax, it is often cited as a contributing factor to their mental-health struggles. The unrealistic depictions and filtered images put a lot of **pressure on looks for this generation (67%)**, with only 46% feeling comfortable to show their real, unfiltered self online.



MAYFAIR GROUP x ANSWERS MAY VARY

The Mayfair Group launched a collection labelled 'Answers May Vary' featuring boldly printed sweaters, tote bags and baseball caps reading 'Thank you For Asking About My Mental Health'. In collaboration with The Mental Health Coalition and Active Minds, the brand pledges to donate a minimum of \$10,000 of the campaign proceeds. This includes a donation of \$1 for each use of the #answersmayvarychallenge hashtag to both foundations.



In the thought-provoking video 'Am I pretty now', makeup artist Karolina Maria – a Gen Z herself – raises awareness on the negative impact of social media on people's self image. She says: "Don't you ever compare yourself to someone else and think you are less, because only YOU are you, and you are BEAUTIFUL just the way you are."



02 GEN Z x FINANCE

FROM FIN-FLUENCERS TO NFT ART

GEN Z x FINANCE

REDEFINING WHAT IT MEANS TO MAKE MONEY

Growing up in the aftermath of the 2008 financial crisis and against the backdrop of the COVID-19 recession, Gen Z wants to write their own money rules.

Like their Millennial counterparts, who are still leading the way with their drive for entrepreneurship (64%), **51% would like to start their own business**. Yet unlike Millennials, they are **driven by passion rather than achievement**. While 52% of Gen Y says a job defines how successful you are, this is only 32% for Gen Z. Flirting with TikTok and YouTube algorithms, this generation turns their social game into a business plan in no time.

Even if their disposable income does not (yet) reach the heights of that of Millennials, they are closing in on their older generational counterparts when it comes to financial investments. **62% of Gen Z made investments in the past year, and 53% report having an increased appetite in financial planning.**

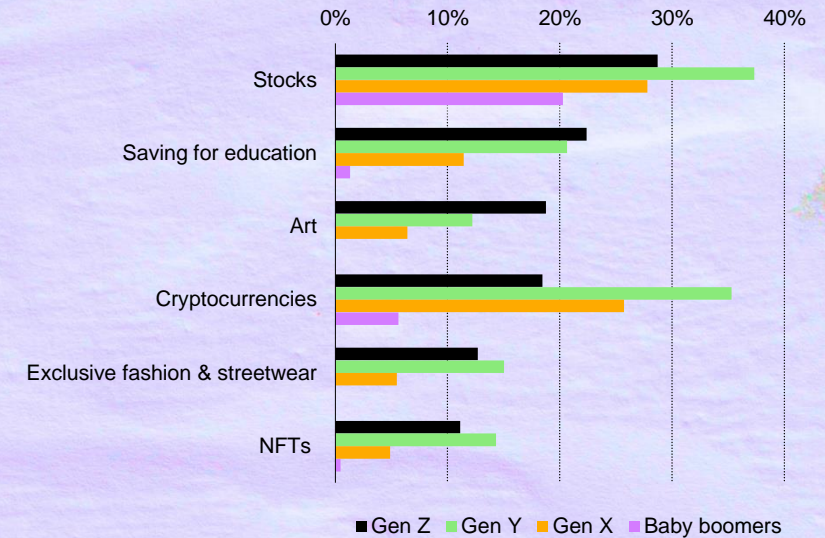
While more traditional products like stocks and education funds take the biggest share in their investment portfolio, Gen Z sees a lot of potential in **art and new investment products such as cryptocurrencies and NFTs**. In fact, 25% of Gen Z believes NFTs will increasingly replace physical artwork, and **41% would even like to be paid or get an allowance in cryptocurrencies.**

62%

OF GEN Z
**HAS
INVESTED IN
THE
PAST YEAR**



INVESTED IN THE PAST YEAR



GEN Y CRYPTO CAPTAINS

US Millennials are crypto captains, with 35% having invested in crypto in the past year and 41% planning to do so in the coming year. 1 in 2 even believes cryptocurrencies will replace traditional currencies by 2030, and 51% are open to being paid in crypto.

GEN Z x FINANCE

DIGITAL FUELING FINANCIAL LITERACY

Gen Z is the first generation with an incredibly **high level of financial literacy** at a very young age. 53% states their interest in financial planning and/or investing has increased in the last 2 years. Rather than following expensive business courses, they **self-educate online**. For example, by following influencers on social media, aka fin-fluencers, for financial advice.

THE RISE OF THE 'FIN-FLUENCER'

Gen Z increasingly consults social media such as TikTok – or should we say **Fintok, or Stocktok** – for financial education. While social media **empowers Gen Z** to take financial literacy into their own hands, following so-called 'fin-fluencers' also comes with a huge **risk of misinformation**. Without any financial background or legitimacy, anyone can present themselves as an expert and trick Gen Z.

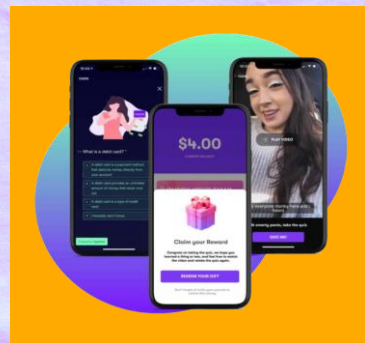
34%

OF GEN Z

FOLLOWS INFLUENCERS FOR FINANCIAL ADVICE



In March 2021, Iona Bain, founder of the Young Money blog, published an **investment handbook 'own it'** aimed at the next generation. The book aims to help young people navigate the maze, as they might be seduced by get-rich-quick fantasies and misinformation on social platforms.



COPPER x BANKING FOR TEENS

Gen Z expects brands to support them with building financial resilience by providing accessible and actionable advice.

Copper is a debit card and banking app for teens that helps them to set goals, learn about budgeting, and save for the future. At the same time parents can monitor purchases in real time, through the app.



03 GEN Z x METAVERSE

WHAT IS IT LIKE ON THE OTHER SIDE?

GEN Z x METAVERSE

CONQUERING THE METAVERSE

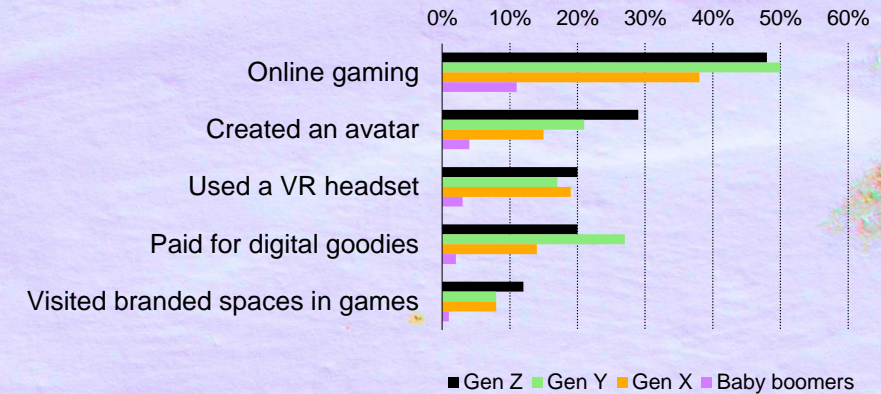
Seamlessly blending physical and digital worlds, Gen Zers are true digital natives. For this 'always-on' generation, social media plays a central role in their everyday lives; **34% even feels anxious if they (must) disconnect for a day.**

While this visual- and video-driven generation turns to YouTube for **entertainment and tutorials**, TikTok provides a creative outlet for **memes and viral content**. Together with Instagram, the latter is also used for **digital activism**. Just think about how the Black Lives Matter hashtag – which originated in 2013 after the fatal shooting of Trayvon Martin – engaged a worldwide audience online after the video of George Floyd's killing went viral in 2020.

Next to these more traditional social-media platforms, Gen Z is fully exploring the metaverse, from Fortnite to Animal Crossing to Minecraft and Roblox. Hanging out with friends in virtual worlds, creating an avatar and spending money on virtual outfits is nothing extraordinary to them. **No generation will embrace and shape the metaverse more than Gen Z.** Yet, Millennials are catching up. Having more spending power, it's not surprising they surpass Gen Z on the purchase of digital goodies such as clothes for avatars.

81%
OF GEN Z
**HAS
ENGAGED IN
METAVERSE
ACTIVITIES**

PARTICIPATION IN METAVERSE ACTIVITIES



GEN Z x MEMES

Ever heard of 'That girl', or 'You are not him'? One piece of advice: check TikTok! While memes have become a second language for Millennials, they also speak for Gen Z and have become a large part of the content on their socials. Streaming giant Netflix successfully uses snippets from its own series and movies to create engaging memes.



GEN Z x METaverse

ONLINE EXPERIENCES WITH AN OFFLINE TOUCH

Putting social interactions on hold, the pandemic amplified Gen Z's time online. Gen Z goes online even more to **stay connected with the world and escape their everyday reality**. For example, by watching a movie or series with friends 'apart-together', which is something 30% of this generation does regularly.

But they also make new friends in this digital space that they deem more equal. 46% of Gen Z has **online friends they have never met face-to-face**. Despite the friendships Gen Z builds and maintains online, 54% of this generation says the pandemic made them realize the **importance of in-person interaction**.

41%
OF GEN Z
**BELIEVES
PEOPLE ARE
EQUAL IN A
VIRTUAL
WORLD**

THE FILTER OF SOCIAL MEDIA

Compared to older generations, Gen Z has a more positive image of social-media companies. While 55% feels these companies have too much power, this rises to 73% for Gen Y, 66% for Gen X and even up to 76% for baby boomers. Yet, Gen Z is not naïve when it comes to **protecting their privacy, with half of them distrusting how their data is used, and one third using encrypted messaging apps**.

Likewise, they are critical of the 'picture perfect' mentality on social media and are **actively looking for more 'realness'**. No wonder the hashtag #nofilter has over 4 billion views on TikTok and 286 million posts on Instagram. To add some realness to their feeds, 39% of Gen Z **follows social media influencers they can relate to**.

OFFLIMITS x CUSTOM CEREAL BOXES FOR NFT COLLECTORS

Gen Z embraces brands that are present in the metaverse, but also enjoy offline interactions. The future will be about creating exciting experiences that seamlessly integrate the online and offline worlds.

Cereal company OffLimits launched 2,500 custom cereal box NFTs. The NFT owners are then invited to collaboratively design and mint a one-of-a-kind cereal box NFT – both in the metaverse and in real life. In fact, all verified NFT owners will obtain four real-life packing containers of the ultimate cereal NFT.



A collage of three young people against a purple and pink background. On the left, a man with curly hair and a beard wears a black t-shirt and a cap, with a pink jagged outline. In the center, a woman in a yellow ribbed shirt carries a black tote bag with a large pink 'R' logo, outlined in green. On the right, a woman in a green turtleneck and a beige hijab is outlined in purple. A yellow text box is overlaid on the right side.

04 GEN Z x BRANDS

EXPECTATIONS TOWARDS BRANDS

GEN Z x BRANDS

BRANDS THAT TAKE A STAND

Like Millennials, Gen Z believes brands should take up an **active role in shaping a more sustainable and inclusive future**, and they expect them to communicate about their efforts.

38% believe that brands that don't communicate about sustainability are not sustainable, showing this generation's **call for radical transparency**. With the internet at their fingertips, Gen Z are pro fact-checkers and they do not shy away from rejecting brands that don't align with their views. In fact, 34% refuse to buy from non-sustainable brands.

43% of Gen Z wants brands to challenge societal issues. This **focus on social justice is also reflected in their spending behavior** with 69% being willing to pay more for brands that treat employees and suppliers fairly.

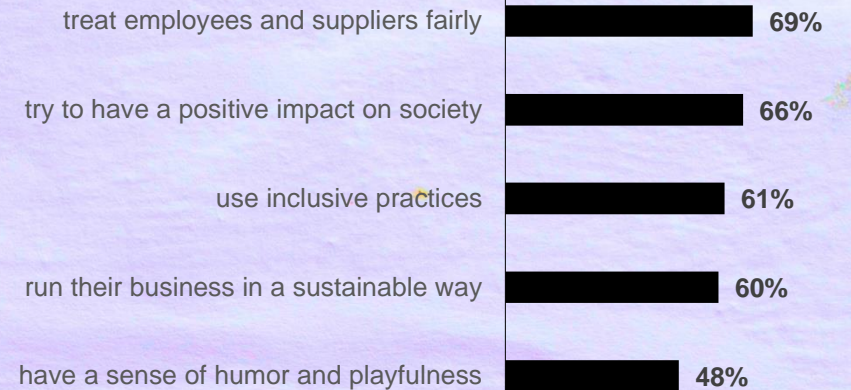
While Gen Z expects a lot from brands, only 49% looks at brands to build a better new normal post-pandemic, which is significantly lower than the older generations. This points to how this generation embraces personal responsibility and believes in the power of individuals to create change.

43%

OF GEN Z

WANTS BRANDS TO CHALLENGE SOCIAL ISSUES

GEN Z'S WILLINGNESS TO PAY MORE FOR BRANDS THAT



POWER TO THE FEMALE AND BLACK COMMUNITIES

Together with Millennials, Zoomers are all about empowering the female and black community. In fact, Gen Z is willing to pay more for brands that are black-owned (42%) or female-led (41%). For Millennials this is 43% and 39%.

Google makes it easier than ever for these generations to find such businesses by adding badges that represent black-owned and women-led businesses.

HIGHLIGHTS



Black
-owned



Woman
-led

GEN Z x BRANDS

DATA IN EXCHANGE FOR PERSONALIZATION

Gen Z's expectations towards brands go beyond sustainability efforts. Like Gen Y, when considering a purchase, they pay attention to **personalization & co-creation** (50%). They look for brands that **understand them** (52%) and allow them to **create products that reflect their identity** (51%). Gen Z does realize this comes at a cost and, like Gen Y, they are willing to **pay for personalized experiences with their data**. Their desire to be the sole owner of their personal data is significantly lower than that of Gen X and baby boomers.

ON A QUEST FOR HUMOR AND PLAYFULNESS

In light of the pandemic, Gen Z also turned to brands for a spark of humor and playfulness, helping them cope with their gloomy reality. 48% is even **willing to pay more for brands that have a sense of humor and playfulness**.



CLINIQUE ID x PERSONALIZED SUSTAINABLE SKINCARE

Brands can win Gen Z's hearts by showing they understand what this generation cares about, providing a personalized playful experience, while pursuing social and environmental impact.

US beauty brand Clinique offers personalization via its Clinique iD range. Consumers can first pick a base (jelly, gel, or lotion) and then add any of the five colorful cartridges that cater to specific skincare needs, from fatigue to irritation. The cartridge clicks into the base and when users press down the pump, the two formulas get mixed. When it comes to environmental impact, Clinique is ambitious; aiming to make 75% of its packaging recyclable, refillable, reusable, recycled, or recoverable by 2025. The brand also offsets the carbon emissions from shipping for every US order placed on Clinique.com US.





05
GEN Z x
SUSTAINABLE
FUTURE

UNCERTAINTY & INCLUSIVITY

GEN Z x SUSTAINABLE FUTURE

FIGHTING INJUSTICE THROUGH THE POWER OF CLICKS

Both Gen Z and Gen Y share a **feeling of uncertainty about the future**. 52% of Gen Z struggles with this insecurity. This is not surprising, considering how the pandemic has caused a lot of turbulence in their journey towards adulthood.

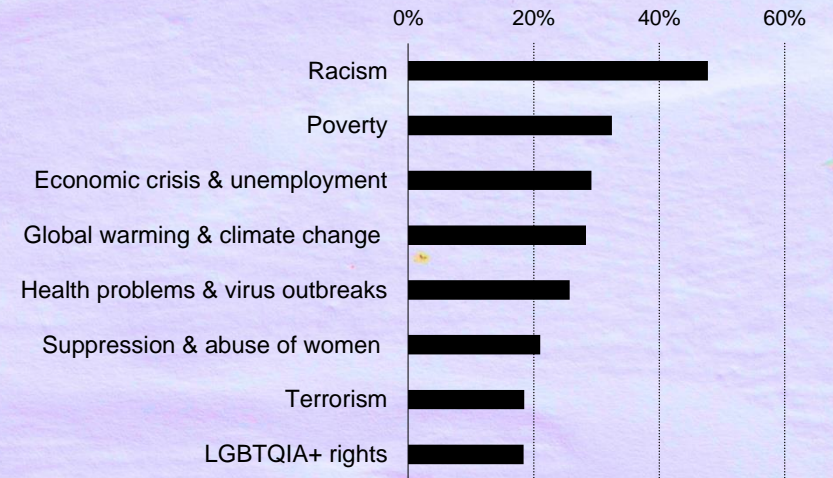
The global issues that keep Gen Z up at night are focused on **social inequalities**. Being the most ethnically diverse generation in history, **diversity and inclusion are key** to them. 59% of Gen Z considers racial and ethnic diversity as beneficial for society. Consequently, more than any generation, Gen Z considers racism (48%) and LGBTQIA+ rights (18%) as top global issues to tackle.

Breaking gender stereotypes is another theme that is significantly more present in the daily lives of today's youth. Millennials paved the way as 'gender rebels', making Gen Z also more aware and open to gender diversity. 49% of Gen Z recognizes that gender identity can change over time and 48% knows someone who prefers to be addressed with gender-neutral pronouns.

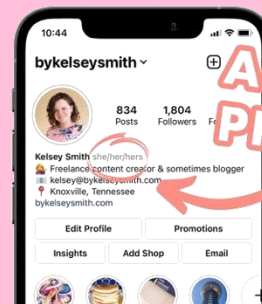
Gen Z is **dedicated to creating a better – more inclusive – future for the next generations**, together with their Millennial allies.

52%
OF GEN Z
**FEELS
UNCERTAIN
ABOUT THE
FUTURE**

TOP GLOBAL ISSUES GEN Z WOULD TACKLE



INSTAGRAM x PRONOUNS



Gen Z is striving for gender liberation and values brands that acknowledge gender diversity and break gender stereotypes.

In May 2021, Instagram launched a feature allowing users to add up to four pronouns to their profile from a list of dozens of options including he, she, they, ze, ve, etc. Users can even submit a request for pronouns that are not available in the existing list.

GEN Z x SUSTAINABLE FUTURE

FIGHTING INJUSTICE THROUGH 'CLICK-TIVISM'

Social media makes it easy for Gen Z to use the collective power of their clicks to make their voices heard. While boomers protested with sit-ins and picket signs, Gen Z is clicking for change. In fact, 29% follows accounts on social justice on social media, 26% voices their opinion on social issues on social media, and 15% participates in (online) protests. And with impact.

In response to the Ukraine crisis, Airbnb waived guest and host fees on new bookings in Ukraine. This was in support of the grass roots movement to book Airbnb places in Ukraine with the objective of helping local hosts. By early March, almost \$ 2 million was raised by people from all over the world booking rooms in Ukraine. Similarly, creative platform Etsy highlighted a selection of goods from Ukrainian sellers who are affected by the crisis, allowing people from across the globe to support through click-tivism.

“



maddie corman
@maddiecorman

**I booked a room and wrote to the host and she wrote back :
Thank you very much, thank you for your support, for helping to believe in goodness and peace in this difficult time for us ... Glory to Ukraine**



PARADE x ALL-INCLUSIVE UNDERWEAR

Gen Z challenges brands to demonstrate their ongoing social impact. Brands that try to jump on the bandwagon with one-off actions risk being called out for green-washing or rainbow-washing.

Underwear company Parade specializes in size-inclusive, sustainable underwear. The brand also partners with multiple organizations to support LGBTQIA+ rights across the nation. For Gen Z, this is a breath of fresh air compared to other brands that have allegedly been mired in anti-fat, transphobic, and misogynistic sentiments.

One of their latest campaigns focused on waste management, launching a program 'Second Life by Parade' that allows consumers to send back their used underwear to prevent them from ending up in landfills.



IN-COMPANY PRESENTATIONS & WORKSHOPS

Looking for a fresh dose of inspiration on Gen Z for your company's marketing or innovation teams?

Starting from the insights from our 2022 global proprietary quantitative research, Joeri Van den Bergh's new keynote 'Are you OK, Zoomers?' highlights how Gen Z shapes future consumer behaviour and what this means for brands.

Available in different workshop and presentation formats, this new thought-provoking keynote spotlights five future-proof platforms for innovation, branding and marketing to the world's largest generational cohort.

So, are you ready for the Zoomers?

Email joeri.vandenbergh@wearehuman8.com for more information and bookings.



Joeri Van den Bergh is **Future Consumer Expert** at Human8 and has extensive experience of all aspects of **marketing to teens and young adults**. His clients include global customers such as eBay, Coca-Cola, Spotify, Danone, IKEA, Heineken, Converse, Nestlé, AXA and Unilever for whom he has provided advice on how to target the youth market. He is an **AMA-awarded global thought leader and marketing** author on the impact of NextGen on marketing, on business and on consumer trends.

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