

GEN Z AND MILLENNIALS ARE REWRITING THE RULES: FAREWELL TO TRADITIONAL MODELS OF FAMILY, WORK AND RELATIONSHIPS

GREATER JOB SATISFACTION, LESS BRAIN DRAIN, AND A RENEWED INTEREST IN POLITICS: A NEW GENERATIONAL SPIRIT IS TAKING SHAPE

Young people are radically transforming the models on which previous generations built our society. This is the key finding of the **2025 GenerationShip Observatory by Changes Unipol**, curated by **Kkienn Connecting People and Companies**, now in its fourth edition. For the first time since the study began – in 2022 – numerous positive signs indicate an improvement in the generational spirit. In particular, job satisfaction is on the rise, the desire to emigrate has significantly declined, mental well-being is improving – though only among young men – and there is a renewed interest in politics. Additionally, the current international climate is reinforcing a sense of European identity.

- **Family in crisis:** 76% of young people are postponing starting a family due to lack of economic stability, and 75% believe children are financially unaffordable for a household with an “average” income.
- **New priorities:** Career, saving, and financial security are becoming more and more important, while family, home ownership, and children lose ground. Women are leading this shift, yet remain the most penalized in the workplace.
- **Fluid love:** More casual relationships, disillusionment with dating apps, and a return to real-life encounters.
- **Psychological well-being on the rise:** Up from 53% to 62% in three years, but only for men. Women still struggle due to job insecurity and lower pay – 34% of young working women are not financially self-sufficient, compared to 19% of young men.
- **Politics and European identity:** Interest in politics is increasing (from 33% in 2022 to 45% in 2025), though trust in politicians remains stuck at 21%. A stronger sense of European identity is growing (65%).

- **Strategic mobility:** 53% are considering relocating to another city, region, or country – however, the majority do not leave with the intention of emigrating, but rather for personal and professional growth.
- **Workflowing:** 46% of young people are job-hunting even while employed. The value of a permanent contract is declining; what matters now is job quality and work–life balance.

Milan, 22 September 2025

In 2025, a generational paradigm shift is emerging: priorities are shifting away from traditional goals such as having children, starting a family, or buying a home, toward everything that ensures financial stability – education, steady employment, career progression, and saving. For Gen Z and Millennials, the primary goal is achieving economic independence, with decisions like parenthood being postponed. Mental well-being is improving, though only among men. There's also a growing belief that work must align with personal life. These insights come from the **2025 GenerationShip Observatory by Changes Unipol**, curated by **Kkienn Connecting People and Companies**, which explores the cultural, economic, and social changes shaping the aspirations, fears, and choices of young people aged 16 to 35.

A New Life Model

Change is becoming the rule rather than the exception. Young Italians aged 16-35 are prioritising **work**, **financial security**, and **saving**. **Family**, **children**, and **home ownership** are losing their central role. Milestones once considered essential are now viewed as optional and deferrable. This marks **a strong and structural generational shift**, not a temporary one.

Young people are placing growing importance on finding stable, secure employment (rising from +26% in 2023 to +34% in 2025) and on saving (from +30% to +33%), while the relevance of marriage and cohabitation continues to decline (-43% in 2023 vs -47% in 2025), as does the desire to have children (-44% vs -47%).

The shift is particularly marked among **young women**, who now attach even greater value to **earning a degree** (+42%) compared to young men (+28%). Women also place more importance on **saving** (+42% vs +26%), **finding secure employment** (+39% vs +28%), and **career progression** (+35% vs +20%).

Postponing the creation of a Family

76% of young people believe that those who delay starting a family do so due to **a lack of financial stability (up from 74% three years ago)**, confirming a consolidated trend. But it's not just about economics: family is no longer seen as a "natural destiny," but rather as one option among many.

Distrust in relationships – stemming from instability, ghosting, and emotional burnout—further dampens the desire to build a family: 62% of young people no longer believe in the possibility of lasting relationships.

New relationship models are emerging: blended families, single-parent households, and even **multi-species families**, where for 48% of respondents, a bond with a pet becomes an integral part of their emotional life.

Fewer Children

The decline in birth rates is driven by concrete reasons. **75%** of young people believe **having children is financially unsustainable** (up from 74% in 2023), **66%** are concerned about the future of the next generations, and **67%** acknowledge that motherhood negatively impacts women's careers. The decision not to have children is therefore not rooted in selfishness or indifference, but in a rational assessment of **costs, risks, and uncertainty**.

The Romantic Revolution

Romantic life is becoming more fluid and less tied to traditional ideals: 72% of young people report an increase in non-committed relationships and growing emotional scepticism. Relationships tend to be shorter, more selective, and often marked by **ghosting and emotional instability**. Dating apps no longer excite the younger generations, who are turning back to real-life encounters – while adults aged 36 to 54 are increasingly using these platforms, with 34% having started a relationship online, a figure on the rise in recent years.

Mental Well-Being

Between 2023 and 2025, the psychological well-being of young people rose from 53% to 62%, while adults remained at the same levels as two years prior. This improvement is closely linked to a greater **sense of job stability**: more secure employment reduces anxiety and fosters a stronger sense of control over the future. However, the positive trend primarily concerns men; women continue to be disadvantaged by low wages, job insecurity, and insufficient professional recognition.

Smartphones

Intensive smartphone use continues to rise (+3 percentage points in one year). The device has become central to young people's daily lives – used for **communication, work, study, and entertainment**. Young people exhibit a form of "conscious dependence," acknowledging both **the usefulness and the risks** of their smartphone habits.

Politics and European Identity

Interest in politics has increased from 33% to 45% over the past three years, yet trust remains low: only 21% of young people believe in their political representatives. Conversely, the sense of belonging to Europe (65%, +11 percentage points) and to the world (59%, +9 pp) has strengthened. The EU is

perceived as a symbol of progress (67%) and the future (71%), though it has yet to be seen as a solid system of shared values.

Mobility: Leaving to Grow

53% of young people are considering relocating: **55%** are seeking better job opportunities, **42%** cultural and social stimulation, **35%** more efficient services, and **36%** wish to explore the world. Only **15%** would move because they are “unhappy where they currently live”. This is no longer a “brain drain,” but **a strategic, conscious choice for personal and professional growth**. The tendency among the new generations to emigrate has dropped significantly (from 46% in 2023 to 41% in 2025).

The Future

57% of young people are confident in their personal future, but only **30%** trust in Italy’s future and **33%** in that of the world. This generation **believes in themselves, not in the system**. Concern over ecological catastrophes has declined **from 59% in 2023 to 52% in 2025**, but remains high.

Work and Workflowing

Overall, 61% of 16-35-year-olds report increased job satisfaction, yet **46% of young people** are **actively seeking new employment** despite already being employed – not out of necessity, but for better quality and growth. This is **workflowing**: a fluid approach to work, where frequent change, **new opportunities, and a better work-life balance are sought**.

In this context, a permanent contract loses its appeal if it doesn’t guarantee wellbeing and protections. Young people aren’t just demanding smart working – they want **the right to free time and respect for personal boundaries**. Many are willing to forgo a traditional career to achieve better balance, reflecting **a new work culture**. A permanent job is no longer enough *as is*, if it fails to provide security in times of crisis.

Nonetheless, economic fragility remains: one in four young people cannot support themselves without family help, and **39% earn less than €1,500 net per month**. Around the age of 30, women’s confidence in work sharply declines due to the conflict between career and motherhood. A need for **intergenerational dialogue** also emerges: differences exist, but they are **not necessarily conflictual**.

The phenomenon of the **Great Resignation** is no longer relevant – this is not about abandoning work, but about redefining life paths: young people are switching jobs in search of better alignment between salary and ambition, between skills and aspirations, and between work and life.

Fernando Vacarini, Head of Media Relations at Unipol Group, stated: *“The new generations remind us that traditional models are no longer adequate to govern a constantly evolving present. It is up to young people to define today’s and tomorrow’s priorities. Our responsibility is to understand, interpret, and provide appropriate responses. This is why we cannot simply question the needs expressed by the younger generations: we must maintain constant attention to their daily lives and the signals emerging from their choices, turning them into tangible solutions. This evolution is not a threat, but an*

extraordinary opportunity for progress, both for the Country and for a Group like ours that aims to be an active part of it. It is our task to blend their vision with our experience, finding a point of synthesis that makes change smooth rather than traumatic – a necessary step to give substance to the call for intergenerational dialogue.”

GenerationShip is Unipol Group’s observatory on younger generations – a sociocultural monitoring initiative launched in 2022, now in its fourth edition. The target population of GenerationShip includes young people aged 16 to 35, i.e., spanning the final years of adolescence through to early adulthood. In generational terms, this encompasses most of Gen Z (born between 1996 and 2010) and the youngest segment of Millennials (born between 1988 and 1995).

The study began by listening to a sample of young people brought together in small focus groups, encouraged to engage in discussion using strictly non-directive techniques. It then continued with the quantification of emerging attitudes via an online survey (structured questionnaire), administered to a representative sample of approximately 900 individuals aged 16 to 35. The results of the survey on young people were compared with a mirror study conducted on a control sample of 600 adults aged 36 to 75, in order to identify the specific traits of younger generations and better understand generational differences in attitudes and opinions.

For further information please refer to [GenerationShip 2025](#)

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The Unipol Group is one of the leading insurance groups in Europe as well as being leader in Italy in the non-life insurance business (especially MV and health), with total premiums of €15.6bn that include €9.2bn in non-life income and €6.4bn in life income (2024 figures). Its approach is to offer an integrated range of insurance products and services mainly through the parent company Unipol Assicurazioni, UniSalute (the leading health insurer in Italy), Linear (direct MV insurance), Arca Vita and Arca Assicurazioni (life and non-life bancassurance through the branches of BPER, Banca Popolare di Sondrio and other banks), SIAT (transport insurance) and DDOR (insurance company operating in Serbia). It also operates in the real estate, hotel (UNA Italian Hospitality), medical-healthcare (Santagostino) and viticultural (Tenute del Cerro) sectors. The ordinary shares of Unipol Assicurazioni S.p.A. have been listed on the Italian Stock Exchange since 1990, and are also on the FTSE MIB® and MIB® ESG indexes.

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