

YOUNG PEOPLE: FREER TO CHOOSE, BUT FINDING IT HARDER TO BECOME INDEPENDENT

For Gen Z and Millennials, wellbeing, education, work and financial security come first, while marriage and children are no longer mandatory milestones. One in four young people is not financially self-sufficient and 71% would like to have children but cannot find the right conditions to do so. Despite the uncertainty, 60% are confident about their own future.

Priorities and life models are changing, but achieving full independence remains difficult. Young people want greater freedom to shape their own future, both in their relationships and at work, while financial independence and the ability to pursue their plans remain harder to achieve. These are the findings of the fifth edition of **GenerationShip 2026 Observatory by Changes Unipol, conducted by Kkienn Connecting People and Companies**, which explores the expectations and choices of Gen Z and Millennials, whose lives are increasingly less tied to predetermined paths.

- **Building your own life comes first:** health and wellbeing, stable employment and financial security are key priorities, while marriage and children are no longer mandatory milestones. 59% consider health and wellbeing more important than in the past.
- **Work is improving, but the search continues:** 69% of young people are satisfied with their jobs (+8 percentage points vs. 2025), but job mobility remains high, with 70% continuing to explore other opportunities. One in four young people says they are not financially self-sufficient, while one in three is unable to save anything.
- **From postponement to choice:** 71% believe that young people would like to have children but cannot find the right conditions to do so. Family remains part of their plans for the future, but is no longer regarded as an obligatory step.
- **Love in the age of independence:** 48% consider a stable relationship and their personal freedom equally important, while 58% would rather wait for the right person than settle.

- **Europe faces the test of a new world order:** more than nine in ten young people want greater autonomy from the United States, with 34% calling for a completely independent European policy.
- **Young people are re-engaging with politics:** interest in politics continues to grow. Around two in three young people still consider the distinction between right and left relevant. In 2026, only 27% express confidence in Italian politics.
- **The return of nuclear power:** 45% of young people are in favour, 15% are opposed and 39% have yet to form a clear opinion. 59% believe nuclear power should be included in Italy's energy mix.
- **Living through change:** 60% of young people are confident about their own future, compared with 29% who are confident about Italy's future and 26% about the future of the world. Looking ahead, they consider financial security (42%), adaptability (40%) and emotional balance (36%) particularly important.

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Being in a relationship remains important, having a family continues to be something young people aspire to, and work remains central to their lives. What is changing is the way they approach these choices. Gen Z and Millennials are less willing to follow predetermined paths and are more focused on their own wellbeing, personal fulfilment and the freedom to decide how and when to shape their lives. Yet this greater freedom comes up against economic conditions that make achieving independence more difficult. Even having a job is not always enough: one in three young workers is unable to save, has to draw on previously accumulated savings to cover day-to-day expenses or needs financial support from their family to make ends meet. Building their own lives therefore becomes the priority: health, education, work and financial security come before longer-term choices such as marriage and children.

Building yourself first

This new hierarchy of priorities is becoming increasingly established. For young people, health and wellbeing are the goals that have gained the most importance compared with the past, cited by 59%. They are followed by obtaining an educational qualification (48%), achieving wellbeing and finding a stable and secure job (both 46%).

Marriage or cohabitation and having children, by contrast, sit at the opposite end of the ranking: the balance between those who consider them more important and those who regard them as less important or no longer see them as a goal stands at -43% and -44%, respectively.

The same trend can also be seen among adults, but it is more pronounced among younger people, with women in particular driving the change. Compared with their male peers, young women attach greater importance to health and wellbeing (57% vs. 45%), education (36% vs. 29%), stable employment (34% vs. 28%), career progression (30% vs. 20%), continuous learning (27% vs. 19%) and social relationships (27% vs. 17%).

Work: things are improving, but young people keep looking

In 2026, 69% of workers aged between 16 and 35 say they are satisfied with their jobs, compared with 61% in 2025. The proportion who are dissatisfied has fallen to 16%. At the same time, seven in ten young people continue to explore other opportunities, 49% have actively looked for a new job and 32% have changed jobs within the past two to three years.

Changing jobs is no longer simply about being unhappy in a current role. Young people are looking for better pay, opportunities for growth, more interesting work, a better working environment and a healthier work-life balance. A fundamental vulnerability nevertheless remains: 42% consider their job unsustainable or not fully sustainable. For 48%, the main problem is financial, followed by a lack of future prospects (37%) and the extent to which work encroaches on their personal time and energy (33%). Having a job, moreover, does not necessarily mean being independent. One in three young workers is unable to save and instead has to draw on their savings to cover current expenses or rely on financial support from their family.

Family: from postponement to choice

Financial difficulties remain one of the main reasons why young people postpone starting a family. At the same time, there is a growing desire to be free to decide whether and when to live with a partner or have children. Since 2023, the proportion believing that young people want the freedom to make these choices has risen by 10 percentage points, while the view that starting a family is no longer their primary goal has increased by 9 points. The perception that building lasting relationships has become more difficult has risen by 7 points.

Family, however, has not disappeared from young people's horizons. 61% are in a stable relationship, only 6% of those in a relationship rule out living together and only 17% rule out marriage. 71% believe young people would like to have children but cannot find the right conditions to do so. At the same time, choosing not to have children is becoming increasingly accepted. Family therefore remains an important life project, but it is no longer regarded as a path that everyone is expected to follow.

Postponement, however, can ultimately turn into giving up altogether. Among 36- to 44-year-olds who are in a stable relationship but do not have children, only 22% still expect to have them, while 63% rule out doing so. Among those who do not expect to have children, personal choice carries almost as much weight as financial constraints: 20% and 18%, respectively.

Love in the age of independence

Being in a relationship remains one of young people's life goals. What has changed is their idea of the kind of relationship worth staying in. Only 37% believe that building a satisfying romantic relationship is easy today, while 50% believe it is possible to live well without a stable relationship. 48% consider a stable relationship and personal freedom equally important, rising to 55% among women.

Expectations are also increasing. 48% of young people have at some point questioned a relationship because they thought there might be someone better suited to them, rising to 51% among women. However, the possibility of meeting someone else is not seen as the main obstacle to relationship stability. The greatest challenge is reconciling individual freedom with a shared life project, cited by 43% of men and 49% of women. 58% would rather wait for the right person than remain in a relationship they are not convinced about; only 20% believe it is preferable to build a relationship anyway, even if it is imperfect. Relationships therefore remain important, but expectations are higher in terms of wellbeing, reciprocity, shared goals and respect for individual space.

Europe: greater autonomy in a changing world

61% of young people continue to regard the European Union as a project for the future, but they want a more effective Europe that is better equipped to act in an increasingly complex international environment.

The most significant shift concerns relations with the United States. Only 8% believe the European Union should strengthen its alliance with Washington in its current form, while 34% want a completely independent policy and 59% want Europe to continue cooperating with the United States from a more independent position. Furthermore, 56% believe that Europe and the United States share few or none of the same values and interests and, in the event of disagreement, 57% believe Italy should support Europe.

Politics matters again

After years of disengagement, young people's interest in politics is increasing. In 2022, just 32% still considered the distinction between right and left relevant; by 2026, that figure had risen to around two thirds. Over the same period, the proportion of young people able to place themselves confidently along this political spectrum rose from 42% to 63%.

The return of politics, however, has not been accompanied by a return of trust. In 2026, only 27% of young people express confidence in Italian politics, while 60% remain in the area of distrust. Their relationship with democracy is also complex: only 50% say they have confidence in democracy as a form of government, while one in three falls within the area of distrust.

The return of nuclear power

Nuclear power is returning to the debate among younger generations with a different meaning than it had for previous generations. Risk has not disappeared from consideration, but it is no longer the only factor shaping opinions. 45% of young people say they are in favour of nuclear energy, compared with 15% who are opposed, while 39% remain undecided or feel insufficiently informed.

59% believe nuclear power should form part of Italy's energy strategy: 23% would like investment to focus primarily on nuclear power, while 36% favour developing nuclear energy and renewable sources in parallel. Young people associate nuclear power with the potential to strengthen energy independence, contain costs and diversify the energy mix. The level of knowledge on the subject remains decisive, however: among those who consider themselves informed, support for new nuclear power plants is clearly in the majority, whereas opposition and uncertainty increase among those who know less about the issue.

Living through change: confidence in themselves, less confidence in the world

In 2026, 60% of young people are confident about their own future, up from 57% in 2025. This falls to 29% when they are asked about the future of Italy and to 26% when considering the future of the world. Their assessment of the wider environment is therefore considerably more negative than their expectations for their own lives.

68% feel that fewer and fewer things are genuinely within people's control, while 67% believe it is difficult to make long-term plans and imagine what their lives will look like ten years from now. This uncertainty does not, however, translate into giving up: 62% believe that it is possible to build a fulfilling life even in an unstable world.

Looking ahead to the coming years, financial security (42%) is accompanied by the ability to adapt to change (40%), emotional balance (36%), continuous learning (29%) and independent judgement (27%) as the factors young people consider most important.

Fernando Vacarini, Head of Media Relations at Unipol Group, said: *“GenerationShip portrays young people who continue to believe in life’s major projects – from relationships and family to work and the future – but want the freedom to choose and build them on their own terms. Wellbeing, independence and personal fulfilment now carry greater weight in their decisions, while achieving genuine financial independence remains more difficult. I believe this is the most interesting insight: their aspirations are not disappearing; what is changing is the way they imagine their future. Following this evolution over time helps us better understand younger generations and, through them, the broader transformations taking place in society. This is the true mission of the Observatory, because younger generations provide a unique vantage point from which to observe social change.”*

GenerationShip is Unipol’s socio-cultural Observatory on younger generations. Launched in 2022, it reached its fifth edition in 2026. Each year, the research analyses the situation of young Italians aged 16 to 35 and compares their attitudes with those of older age groups.

GenerationShip is structured around four thematic areas:

1. Socio-cultural transformations affecting life plans, family, relationships, politics and democracy, Europe, and attitudes towards the future and change;
2. Information and Artificial Intelligence;
3. Young people’s relationship with work;
4. Savings, pensions and financial protection.

The findings presented here relate to the first thematic area. The 2026 edition is based on three online surveys, each conducted on a nationally representative sample of approximately 1,500 people, divided equally across five age groups (16-22, 23-27, 28-35, 36-54 and 55-74), together with an analysis of the 2022-2026 historical series. The quantitative interviews were conducted between May and July 2026.

Click here for the full report: [GenerationShip 2026 Observatory](#)

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