



Insuring
a more
open world



Youth by 2040

Aspirations, challenges,
opportunities

Foresight Report
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Foreword



The growing political uncertainty on an international scale, the effects of climate change, demographic shifts, and the acceleration of the digital revolution pose unprecedented and multiple challenges to our societies.

The world's youth are the face of tomorrow; tomorrow will bear as many faces as there are young people. The ongoing disruption has and will have different impacts depending on these profiles. This diversity of impacts reinforces the need for the insurance sector to analyse and understand current issues to better support societal transformations.

CNP Assurances, a member of the major French public financial group and driven by its purpose as a responsible insurer and investor, has been committed for the past four years to conducting in-depth reflections on these transformations, with a view to determining the best way to innovate strategically to support everyone.

The research and foresight teams have considered the situation of young people in all essential dimensions: health, education, employment, housing, economic life, consumption patterns, family, social and civic behaviour, etc. Work to evolve insurance offerings in these areas has already commenced!

Through this study, we reaffirm our commitment to work collaboratively with all our partners and customers to accelerate the creation of the best solutions to protect this particularly valuable cohort of the population; our young people.

Véronique Weill

Chairwoman of the Board of Directors of CNP Assurances

Editorial



Thinking from the perspective of youth highlights the urgency to conceive new sustainable societal models for a durable future.

This foresight report highlights the diversity of trajectories for the future youth and the intersecting impacts of social, economic, and environmental transformations on young adults.

It addresses concerns that have emerged since the beginning of the post-COVID period, particularly regarding the deterioration of young people's mental health. It thus offers clarifications that dispel preconceived notions stemming from passionate and often overly subjective debates.

The fields of education, family and the relationship with money are particularly questioned. By identifying hypotheses of rupture in relation to the trends we are beginning to observe, we open avenues for exploring alternative solutions.

Guided by its purpose, CNP Assurances is deeply committed to an inclusive society. We provide solutions to protect and facilitate the life paths of as many as possible. In this sense, it is essential for us to identify innovative approaches that maximize the impact of our initiatives, integrating the future needs of young people in world facing multiple crises.

This study is a springboard. Together with realism and optimism, in a spirit of continuous innovation, we will contribute to concrete and lasting change for future generations and society.

Marie-Aude Thépaut

Chief Executive Officer of CNP Assurances

Contents

Foreword.....	2
Editorial.....	3
Contents.....	4
Acknowledgements.....	5
Summary	6
Introduction	7
Aims of the study.....	7
Retrospective and foresight mapping of young people.....	8
A diversity of trajectories for young people.....	9
The invention of youth.....	9
A diversity of individual realities.....	10
In 2040, being young in a world... ..	11
...that is getting warmer	11
Young people and climate change.....	11
Being young in a more populous, older world.....	14
Being young in a more politically unstable world.....	15
Being young in a more technologised world.....	17
Aspirations, values and perceptions of the future	20
Major trends.....	20
Emerging trends.....	23
Future trends.....	27
Possibilities for radical change.....	27
Becoming an adult, with or without family(ies).....	28
Major trends.....	28
Emerging trends.....	35
Future trends.....	39
Possibilities for radical change.....	39
Education, training, and work.....	40
Major trends.....	40
Emerging trends.....	43
Future trends.....	51
Possibilities for radical change.....	51
Income, money, expenditure and investment	52
Major trends.....	52
Emerging trends.....	55
Future trends.....	59
Possibilities for radical change.....	60
Lifestyles, consumption and time use	60
Major Trends	60
Emerging Trends.....	70
Future Trends.....	71
Possibilities for Radical Change.....	71
Trust, civic engagement, revolt.....	72
Major trends.....	72
Emerging trends.....	76
Future trends.....	78
Possibilities for radical change.....	79
Young people and insurance.....	79
Major trends.....	79
Conclusion.....	85
Postface	86
List of Figures.....	87

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Summary

Many reports, studies and articles have been devoted to the changing face of youth and the specific characteristics of younger generations. However, these studies can suffer from two problems: firstly, they are generally limited in scope to a few areas of transformation, such as work or values. Secondly, they often analyse young people as a homogeneous social group, whereas young people really demonstrate a huge diversity of aspirations and realities, depending on their age, social background, gender, place of residence, etc.

The aim of this fourth foresight report is therefore to offer a deliberately open-ended overview of the changes affecting young people, analysing both the cross-cutting impacts of those changes and the varied ways in which they are manifested, depending on the audience under consideration. To do so, this report analyses changes in youth in European and Latin American countries across seven domains:

- values and aspirations;
- becoming an adult with or without a family;
- education, training, work;
- income, money;
- lifestyles and consumption;
- confidence;
- engagement.

Each chapter offers a retrospective and foresight analysis structured on three levels:

- Major trends, corresponding to particularly structural trends, observed for at least 20 or 30 years, and marked by a high degree of inertia because they are the result of particularly powerful factors.
- Emerging trends, corresponding to more recent trends, which are not yet widely established, but are likely to develop in the future.
- Hypotheses for possible changes by 2040. A distinction is made here between "future trends" (corresponding to a continuation on the same path as current trends) and possibilities for radical change.

Introduction

Young people are developing in a context of unprecedented upheaval (ageing societies, climate and environmental degradation, geopolitical tensions, etc.). These changes are shaping their life trajectories, challenging traditional models and accentuating disparities between young people, depending on their geographical, social or cultural origins. The world they are about to construct faces complex challenges: labour market instability, climate change, rising inequality, and changing values and expectations with regard to institutions.

Faced with these challenges, younger generations are adopting new forms of thinking, working and engagement. Technology and the ecological transition are redefining their daily lives, while their search for meaning and social justice is intensifying. However, these aspirations are often held back by systemic barriers, and this accentuates their sense of uncertainty about the future.

Against this backdrop, insurance is set to play a key role in supporting young people, whose needs and aspirations will change significantly by 2040. As a central actor in social protection, insurers must anticipate the diversifying risks faced by young adults, while meeting their growing expectations for personalised, accessible services aligned with their values.

The aim of this foresight report is to explore the specific issues facing young people between now and 2040 and to identify the levers of innovation available to the insurance industry. It is based on sociological, economic and insurance analyses, while taking into account global dynamics such as the digital transition, environmental challenges and changes in the labour market.

Aims of the study

The general aim of this study is to identify the structural trends concerning younger generations in European and Latin American countries. This involves understanding the aspirations, challenges and opportunities of today's and tomorrow's young people in a changing world. It deliberately focuses on young adults rather than adolescents and children. However, the definition of young people can vary greatly depending on the period, culture and social class. We have therefore deliberately adopted a broad approach to young adults, so as to take into account the current diversity of realities and representations, and to anticipate their possible developments in the future.

Our methodology is based on a foresight and comparative approach. It combines input from monitoring, a literature review, interviews with experts and an analysis of available data on young people in France, Europe and Latin America. Our analysis compares the representations and behaviours of young people with those of other generations, as well as between young people according to different criteria.

The major trends that we have identified are analysed as far as possible in the light of three criteria:

- Are these trends specific to young people or can they be observed across all age groups?
- What differences can be observed between young people of different ages, social backgrounds, genders and place of residence?
- Can we distinguish between age effects (which will diminish as young adults get older) and generation effects (which are likely to persist even when people are older)?

This report looks at youth in its various dimensions: family, education, work, citizenship and the environment. We examine how young adults project themselves into the future, how they position themselves in relation to institutions and values, how they experience the transition to adulthood, and how they face the challenges of today's world.

The goal of this foresight report 2024 is to provide food for thought and tools for action for the public and private actors involved in youth issues. It contributes to the debate, sheds light on public policies targeted at young people, and reveals opportunities for innovation and transformation for economic and social actors.

Retrospective and foresight mapping of young people

This report provides a panorama of the major changes being experienced by young adults in European and Latin American countries (mainly Brazil). The table below provides a non-

exhaustive summary of these changes, in order to give an overview of the different themes addressed.

	1990-2000	2024	2040
Lifestyles	On the whole, young people are satisfied with their lives and place great importance on consumption and leisure.	On the whole, young people are satisfied with their lives, placing great importance on consumption, leisure, digital technology and their loved ones. But young people are also more anxious and their mental health is deteriorating.	A change towards two tiers of young people: those who have the necessary capital (financial, cultural, family, health, etc.) to maintain fulfilling lifestyles, and those who suffer from deteriorating mental health, isolation and frustration in their lifestyles.
Values	Young people's values are relatively in line with those of older people.	<ul style="list-style-type: none"> • Young people's values are relatively in line with those of older people, but they can also be trailblazers. • Strong concern for environmental issues. • A gulf is opening up between the sexes. 	Will young people still be ahead of the game in terms of values? Or will they be in line with older people?
Income	Young people's incomes are rising as fast as those of the rest of the population.	<ul style="list-style-type: none"> • Young people's incomes are increasing less quickly than those of the rest of the population and are more unstable, leading to longer periods of dependence on the family. • Major inequalities between young people. 	Most young people experience income precarity in the first few years after entering the labour market. Inequalities between young people remain.
Work	Permanent contracts are common. Young people experience long and linear career paths.	Delayed and more precarious entry into the labour market. Interest in entrepreneurship and new career paths, work-life balance and the search for meaning.	Widespread professional mobility, whether it is deliberately sought-after (especially for the most highly qualified) or endured as a matter of necessity.
Becoming an adult	The transition to adulthood is marked by the achievement of certain milestones: first stable job, independent housing, living as a couple, arrival of the first child.	The milestones symbolising the transition to adulthood are still socially recognised, but can be much more difficult to achieve and much more temporary.	The ways in which people transition to adulthood vary greatly depending on their social background, place of residence, etc. Becoming an adult without owning your own home, without living in a couple and without having children is becoming the new norm. What are the new criteria for defining adulthood?
Looking to the future	The vast majority of young people are confident about the future, both for themselves personally and for the planet as a whole.	Young people are relatively confident about their personal future, but more reserved about the future of their society and the planet.	Most young people are pessimistic about the future of the planet, given the scale of global issues. This pessimism is also felt in relation to their personal situation.

A diversity of trajectories for young people

This foresight report highlights the diversity of situations experienced by young adults depending on their age, social background, place of residence or income. Beyond this diversity on the individual level, certain patterns can be observed, which are informed by typologies established by other organisations.¹

The five main types described here correspond to very unequal proportions of individuals, but their distribution could change by 2040.

Independent individuals from higher SEGs²

This category is made up of young adults from well-educated and advantaged social backgrounds. They are themselves highly educated and financially well off, thanks to the support of family and friends. This freedom allows them to challenge certain traditional milestones in the transition to adulthood. For example, they may choose to be entrepreneurs, even if this means foregoing a stable income, or they may prefer to rent rather than buy their own home, so that they are free to move and do not take on debt. Some of these young people may opt for a deliberate and assumed path of social downgrading. They can also be very militant, especially in contexts outside political parties, for environmental or social causes. Currently, these young people are a minority of the European population (around 10-15%).

Traditionalists

These are young people from middle-class backgrounds who follow relatively traditional trajectories. They often have qualifications that enable them to obtain administrative or public sector jobs and have a stable income. They aim to become homeowners and to start a family. Professional and personal stability is a priority for them. However, they may be faced with varying degrees of financial stress, depending on their profile, their country and the period in question. This

category still accounts for the majority of young people in Europe and Latin America.

The disadvantaged

The disadvantaged are young people who combine difficulties in their personal situation with a high degree of vulnerability to the national or even international context. These are young people from working-class backgrounds, with few or no qualifications (particularly NEETs), who are unable to find a long-term foothold in the labour market. They are in a situation of financial precarity, which may be compounded by social isolation and a rejection of or ignorance of the political system. Their path to independence is therefore particularly long and unstable.

The anxious

This category includes young people who are particularly sensitive to deterioration of the climatic, environmental, political and economic context. Regardless of their social background, these young people feel unable project themselves into the future so as to plan their lives. They are currently in the minority, but their numbers could grow by 2040, given the culmination of increasingly oppressive external risks and the increasingly limited room for manoeuvre for some young people.

The liberated

The liberated are young adults who, regardless of their social background, assert their freedom to choose their own path to independence. They may be attracted by entrepreneurship or a career that alternates between salaried work and self-employment. They may also have an alternative approach to housing: self-build, tiny houses, or new forms of cohabitation. Their relationship with the family may also be more flexible, mixing friends and relatives, and with more frequent separations among couples.

The invention of youth

Any foresight exercise requires a definition of the subject. However, this is particularly difficult in the present case, because the concept of youth is constantly evolving and there is no consensual definition.

Sociologists such as Olivier Galland and the historian John R. Gillis observe that youth is "a modern invention". Indeed, the concept of youth as a social category only emerged after the Second World War.³

Until the end of the nineteenth century, life expectancy in Europe was no more than 45 years. On average, women married

at 23 and men at 26.⁴ Only a minority of children went to school and continued their education beyond primary level. Childhood was therefore often short, and entry into the labour market was possible from the age of 12.⁵

After the Second World War, a number of trends acted in parallel to gradually create a new space between childhood and adulthood, giving rise to the stage of young adulthood:

- Life expectancy rose from 50 at the beginning of the twentieth century to 70, and now as high as 80.⁶

¹ See, for example:

<https://www.institutmontaigne.org/publications/une-jeunesse-plurielle-enquete-aupres-des-18-24-ans>

² Socio-economic groups.

³ <https://www.cairn.info/sociologie-de-la-jeunesse--9782200270087-page-9.htm>

⁴

https://www.ined.fr/fichier/s_rubrique/19066/pop_et_soc_francais_94.fr.pdf

⁵ <https://books.openedition.org/puc/9286?lang=fr>

⁶ <https://www.ined.fr/fr/tout-savoir-population/graphiques-cartes/graphiques-interpretes/esperance-vie-france/>

- Schooling became longer and accessible to all, which is reflected in the fact that now over half of 25-34-year-olds hold higher education qualifications.⁷
- In the richest countries of the Organisation for Economic Co-operation and Development (OECD), a larger gap opened up between the average age at the time of marriage and the age at the time of the first childbirth. Until the beginning of the twentieth century, women married on average at the age of 23, and gave birth to

their first child one or two years later.⁸ Today, the average age at first childbirth is almost 29 in France, and more than half of births take place outside marriage.

Consequently, in the space of a century, a new life stage has emerged: that of young adulthood, which concerns individuals who have come of age and enjoy a certain number of freedoms and rights, but who do not (yet) have a spouse, a home of their own, or children.

So how can we define this ever-changing category of young adults?

The first approach is to define young adulthood by age: in most countries, the age of majority is 18, although it can vary between 16 and 21.

It is much harder, however, to say at what age young adulthood ends.

According to the United Nations (UN), "there is no truly universal consensus on the age range to be considered when dealing with young people". The UN considers it to be between the ages of 15 and 24. All statistics on youth are based on this definition, which has remained unchanged since 1981.⁹ Currently, 1.2 billion individuals in the world can be considered young people according to this definition, which corresponds to 16% of the world's population.

Nevertheless, an increasing number of statistics and studies are extending the definition of young adults to the age of 30 or even 35. This extension is based on the idea that the biological approach to young adulthood is becoming largely insufficient, and needs to be supplemented by consideration of sociological dimensions. Young adults are thus now defined by a number of characteristics, or rather tensions:¹⁰

Between the need to acquire the skills required for entry into the job market and the need for financial independence.

Between the search for autonomy and dependence (particularly financial dependence) on family and society.

Between the desire to reach certain key milestones in life (employment, financial independence, starting a family) and the ever-increasing obstacles that can lead, in turn, to the invention of new lifestyles. In most societies, entry into adult life is symbolised by several key milestones: financial independence through employment (which facilitates access to housing), starting to live as a couple, and the arrival of the first child (and therefore the start of one's own family).¹¹

Between the many possibilities offered during this phase of life and the choices, and therefore renunciations, that it requires. Young adults, sometimes from a very early age, have access to a number of freedoms and rights (access to technology, the internet, relationships with friends, etc.), but at the same time they have to make choices that can have a major impact on their professional careers, their personal lives and their values.

A diversity of individual realities

This gradual extension of the concept of young adulthood means that the term can correspond to a very wide range of individual realities: between young people starting their studies and still living at home, and others looking to enter the job market; and more broadly, depending on social background, gender, place of residence and level of education.¹²

In France, for example, less than a quarter of young people whose parents are manual or blue-collar workers obtain a degree, compared with 80% of young people whose parents are managers, teachers or members of the liberal professions.¹³ On average, young people in Sweden leave home at the age of 18, compared with 32 in Croatia. Finally, the level of confidence expressed in the government can vary by 20 percentage points

depending on the level of education and social background of young people. It is still possible to carry out analyses of young people to understand the changes that affect them, but it is necessary to take these differences into account. Pierre Bourdieu pointed out that "to speak of young people as a social unit, a constituted group with common interests, and to relate these interests to a biologically defined age, is already an obvious manipulation. We should at least analyse the differences between groups of young people".¹⁴

The analyses carried out for this report also sought to address a number of related questions:

⁷ <https://www.oecd.org/fr/education/regards-sur-education/EAG2022-France-FR.pdf>, p. 3.

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https://www.ined.fr/fichier/s_rubrique/19066/pop_et_soc_francais_94.fr.pdf

⁹ <https://www.un.org/fr/global-issues/youth>

¹⁰ See, for example: <https://www.vie-publique.fr/files/rapport/pdf/164000077.pdf>

¹¹ Olivier Galland, *Sociologie de la jeunesse*, Armand Colin, and Pierre Bourdieu, "La jeunesse n'est qu'un mot", in *Questions de sociologie*,

Éditions de Minuit: <http://www.homme-moderne.org/societe/socio/bourdieu/questions/jeunesse.html>; Gérard Mauger, *Âges et générations*, Paris, La Découverte, 2015, p. 9, Chapter IV: <https://www.cairn.info/ages-et-generations--9782707158888-page-73.htm>

¹² See Jean-Claude Chamboredon, *Jeunesse et classes sociales*, Rue d'Ulm.

¹³ <https://theravingage.com/documents/bantigny-la-force-de-l-age>

¹⁴ "Youth is just a word", *op. cit.*

- Are the changes observed common to all young people, or do they affect only some of them?
- Are they specific to young people, or particularly pronounced among young people, or can they also be observed in other age categories?
- Can these trends be linked to age effects, which are likely to diminish over time, or rather to generation effects, which are likely to persist over the long term?

In 2040, being young in a world...

...that is getting warmer

Global warming is already exceeding 1.2°C worldwide and between 3.3 and 3.6 billion people live in areas that are highly vulnerable to climate change. On average, global warming could reach between 1.5 and 2.2°C by 2050, depending on the level of emission reductions. By the end of the century, global climate change could reach at least 3°C, or as much as nearly 6°C in the most pessimistic scenario modelled by the Intergovernmental Panel on Climate Change (IPCC). This figure is a global average, and the reality could vary significantly from country to country. In mainland France, for example, in the last decade global warming has already reached 1.7°C compared with the pre-industrial era (with a greater increase in the summer), and 1.5°C of this increase has been recorded since the 1960s. Météo-France envisages two scenarios between now and the end of the century: an optimistic scenario of a 2.2°C rise in temperature, and a pessimistic scenario of a 3.9°C rise.

Climate change is a major factor in destabilising natural ecosystems and the water cycle, as well as human societies. This type of change brings with it extremely rapid systemic effects, which radically calls into question the role played by human societies in their environment. This unequal change will further penalise societies that are already fragile and have fewer resources to adapt to it.

According to the World Meteorological Organization, the number of meteorological disasters worldwide has increased fivefold since 1970. These disasters have led to more than two million deaths and material damage totalling US\$3.64 billion. Over the last 50 years, the number of natural disasters resulting in major economic losses (in excess of US\$25 million) has more than doubled. Scientists believe a growing proportion of these environmental disasters are caused directly or indirectly by climate change.

Young people and climate change

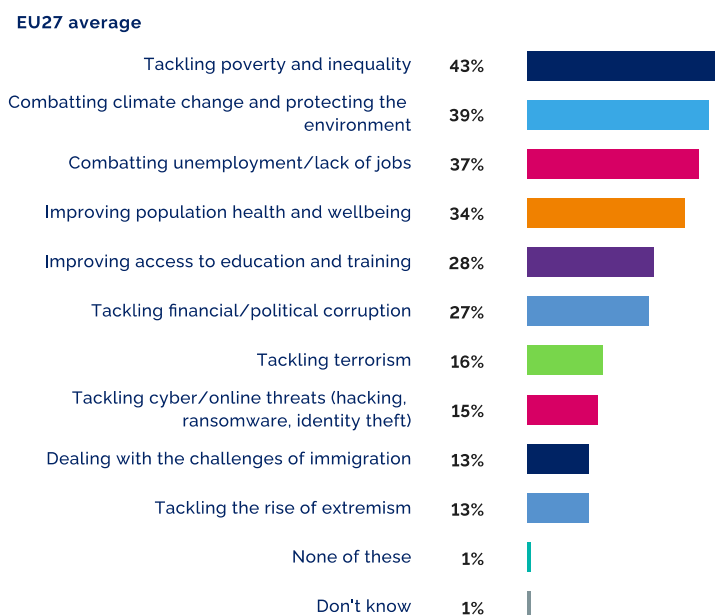
Environmental issues are a real cause for concern among young people and may be a greater cause for concern than other problems, such as unemployment.

In a European survey, 39% of respondents ranked environmental protection and the fight against climate change

among their top three priorities. Environmental concerns topped the list in Denmark (53%), France (45%), Slovakia (41%) and the Netherlands (40%); these issues appear to be less of a priority in most Eastern European countries.¹⁵

¹⁵ <https://www.eryica.org/news/flash-eurobarometer-european-parliament-youth-survey>

In your opinion, which three of the following issues should be given priority?
(% - EU 27)



Base: all respondents (n=18 156)

Figure 1: Response to the question "Which three of the following issues should be given priority"

Source: Youth Survey 2021, p. 16

According to a survey carried out by the European Commission, 90% of 15-24-year-olds believe that action to combat climate change would help to improve their health and well-being, a slightly higher proportion than among the over-55s. Similarly,

more than eight out of ten young people consider the impact of climate change to be the greatest challenge facing humanity in the twenty-first century,¹⁶ which they believe they can play their own part in mitigating.

Youth perceptions of climate change
Findings of EIB Climate Survey, % of respondents (EU27)

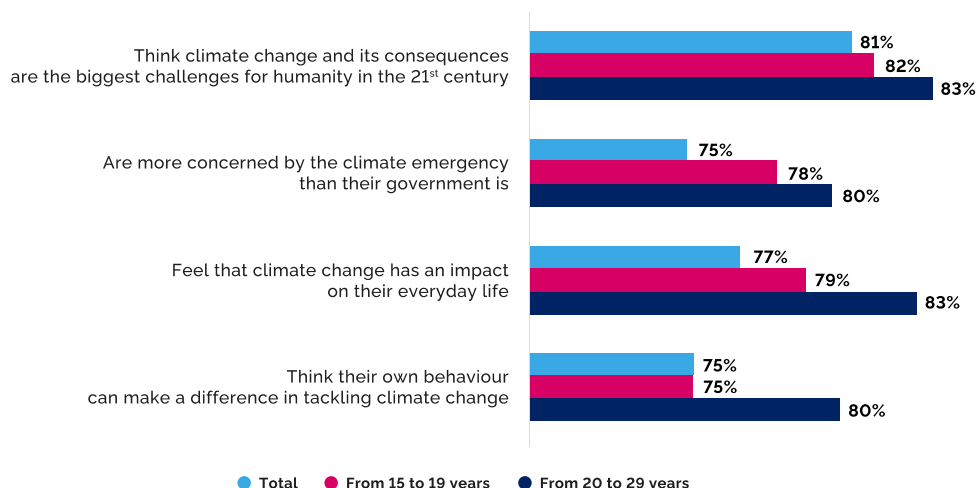


Figure 2: How do young people perceive climate change?

Data source: EIB Climate Survey 2021-2022, <https://www.eib.org/attachments/survey/eib-climate-survey-2021-2022-all-countries-results-pr1.xlsx>

¹⁶ <https://www.esap.online/observatory/docs/172/employment-and-social-developments-in-europe--young-europeans-employment-and-social-challenges-ahead>

In addition, more than a quarter of young Europeans claim to take environmental considerations into account when buying products and looking for work.¹⁷

On a global level, 60% of young people say that they are very worried about climate change, which makes them feel sad, anxious, angry, helpless and/or guilty.¹⁸ Nearly 80% are frightened by the future, and more than one in two even think humanity is doomed.

The crisis-afflicted (environmental, climatic, geopolitical) international context is perceived as oppressive by a growing proportion of young people, contributing to the development of

mental health issues. For example, 12% of young French speakers say they suffer from eco-anxiety and 58% of French people aged 16 to 25 say they are very or extremely worried about the climate.¹⁹

However, young people do not support environmental values to a greater extent than older people. According to the European Values Study 2017, in many European countries people in their thirties and forties are more likely to be the strongest supporters of environmental protection. Two-thirds of Europeans of all ages say they agree with "giving priority to protecting the environment, even if it slows economic growth and some people lose their jobs".²⁰

Importance placed on environmental issues by age in 2017

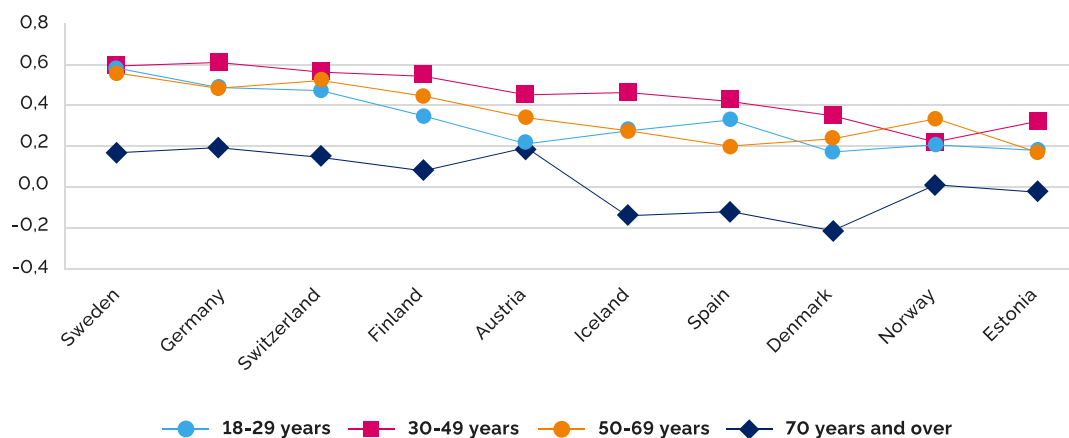


Figure 3: Importance placed on environmental values by age in 2017 (Source: European Values Study 2017)
Source: Futuribles 2021, Olivier Galland²¹

¹⁷ <https://www.esap.online/observatory/docs/172/employment-and-social-developments-in-europe--young-europeans-employment-and-social-challenges-ahead>

¹⁸ https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3918955; <https://www.eib.org/fr/surveys/climate-survey/all-resources.htm>

¹⁹ Respectively: <https://www.jean-jaures.org/publication/eco-anxiete-analyse-dune-angoisse-contemporaine> and https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3918955

²⁰ European Values Study, Survey 2017.

<https://europeanvaluesstudy.eu/methodology-data-documentation/survey-2017/full-release-evs2017/documentation-survey-2017/>

²¹ <https://www.futuribles.com/les-generations-au-prisme-des-valeurs/>

Conversely, other surveys, including one carried out by the Institut Montaigne, show that young people have been more concerned about environmental issues than older people for several years. The main difference seems to lie in the nature of

the measures to be implemented to tackle these issues – young people are more reticent about restrictive measures, which they feel are unfair, as they regard these issues as the responsibility of previous generations.

Being young in a more populous, older world

The global population has reached the 8 billion mark, and grown by a billion people over the last 12 years. Asia is home to 60% of the world's population, Africa almost 20%, Europe 10% and North America 5%. Half of all population growth is now taking place in Africa. According to UN projections, there could be 9.7 billion people on the planet by 2050.²² Almost all of this growth will take place in developing or poor countries.

Population growth will go hand in hand with ageing. There are already more people aged 60 and over on the planet than there are children under five. In 30 years' time, the number of people aged 60 or over will have doubled to 2.1 billion, or almost a

quarter of the world's population, and almost half a billion people will be over 80. This ageing process will continue in high-income countries, but will also develop rapidly in "low- and middle-income" countries, where most of the world's population will be concentrated. By 2050, 80% of people aged over 60 will live in these countries.²³

In addition, before 2050, and in some cases even before 2030, the total population will begin to decline in certain Asian and European countries, notably Italy, Spain and Germany, where the fertility rate is structurally below the threshold for generation replacement.

There is no such thing as a "clash" of generations

One idea often put forward in public debate and books about young people²⁴ is that a deep rift has developed between the younger and older generations (particularly their parents' generation), to the extent of pitting them against each other, possibly resulting in a generational war. Frédéric Dabi develops this "generational divide" theory in his book *La Fracture*, while Claudine Attias-Donfut and Martine Ségalen, in a more nuanced assessment, also describe a "new generation gap" in their book *Avoir 20 ans en 2020*.

The difficulty with this theory is that it places excessive weight on a minority of young people by assuming that it speaks for all of them. In fact, while surveys such as the one carried out by Marc Lazar for the Institut Montaigne are based on large samples,²⁵ and take account of the diversity of young people, the assumption that the age group is homogeneous, or that a "vanguard" represents a silent but approving majority, is clearly false.

What observations can be made about the differences in values between young people and other generations with regard to the issues that are believed to cause the biggest divide: the environment, gender and "systemic racism"?

When it comes to gender, namely the importance placed on social and cultural differences between men and women and the inequalities and discrimination that can result, young people are more sensitive than adults, more than twice so, but only a minority of young people attach "a great deal of importance" to it. Of the ten societal issues included in the Institut Montaigne survey, gender was considered to be "very important" by the fewest respondents (28% of 18-24-year-olds).

One final example: agreement with the idea that French society is affected by "systemic racism" – in other words, institutionally organised and widely applied racism. Only 11% of young people "completely agree" with this idea (*ibid.*), which is twice as many as their parents' generation (6%), but still only a very small minority.

What can we conclude from this? That the young people who subscribe to these ideas, departing from the relative consensus that has prevailed until now, are rather unusual. They are clearly more highly educated and come from families with a high level of cultural capital. Conversely, the vast majority of young people with fewer qualifications are only moderately interested in the societal issues that mobilise their peers in the other group.

Olivier Galland

²² <https://www.un.org/fr/global-issues/population>

²³ <https://www.who.int/fr/news-room/fact-sheets/detail/ageing-and-health>

²⁴ See in particular Frédéric Dabi, *La Fracture. Comment la jeunesse d'aujourd'hui fait sécession: ses valeurs, se chois, ses révoltes, ses espoirs*, Les Arènes, 2021, and Claudine Attias-Donfut and Martine Ségalen,

Avoir 20 ans en 2020. Le nouveau fossé des générations, Odile Jacob, 2020.

²⁵ <https://www.institutmontaigne.org/publications/une-jeunesse-plurielle-enquete-aupres-des-18-24-ans>. See also Olivier Galland, *20 ans le bel âge? Radiographie de la jeunesse française*, Nathan, 2022.

How are young people perceived by society?

It can be hard to dissociate changes in young people's situations and the things they experience from how youth society is represented. Through the ages, youth has always given rise to imaginary and sometimes preconceived ideas, which can directly influence the image that young people have of themselves and their living conditions.²⁶ These representations are themselves changing, through the effect of a variety of factors: an ageing population, changes in the place of children in families and societies, the disappearance of coming-of-age rituals, the growing role of peers in shaping young people's identities, and the development of young people as a target for marketing.

Sociologist Chantal Guerin-Plantin identifies four frames of reference or ways of looking at young people that coexist in European societies:²⁷

- Young citizens, engaged in political life, active in associations.
- Young people who are in difficulty, either in danger or posing a danger to others, statistically a minority, but occupying a disproportionate place in the discourse (particularly in the media and politics), which includes representations of young people in danger, or at least vulnerable and disadvantaged, particularly on the labour market.
- Messianic youth, capable of changing or even saving the world.
- Fragile young people, who need to be protected by measures taken by their friends and family and by society (prohibition of certain practices).

According to Pierre Bourdieu, "the boundary between young people and old age is a challenging issue in every society".²⁸

Today's younger generations are also typified by the fact that they have access to goods, services and responsibilities at an increasingly early age. Access to digital technology, education, information and air travel is a unique source of freedom, but it can also become a source of anxiety if it is not accompanied by a sense of responsibility. These freedoms can also create gaps with older generations, who sometimes took decades to obtain them.²⁹

Being young in a more politically unstable world

The major international organisations established in the twentieth century, after the Second World War and the Cold War, now appear chronically ineffective, paralysed or contested. Recent examples include the failure of the World Health Organization (WHO) in the face of the COVID-19 pandemic, the undermining of the World Trade Organization (WTO) and OECD by various US and Chinese trade regulations since 2017, repeated vetoes by major powers (China, Russia, the United States, etc.) at the UN, and so on.

This development is linked in part to the desire of certain countries to challenge, from within, the international order established by the West (by exercising their right of veto or developing new models of standardisation). It also reflects the

structural inability of the international community to ensure real inter-state cooperation on global issues, particularly climate change and issues of health and security.

The international order is also changing as a result of two concurrent trends. Firstly, protectionist withdrawal by the major powers (United States, European Union, etc.) in order to focus on their domestic issues. Secondly, commercial and political competition between the United States and China, which is having an impact on the international geopolitical situation, particularly for the European Union (EU).³⁰ At the same time, new geopolitical powers are emerging, such as Turkey and the monarchies of the Middle East.

²⁶ <https://www.cairn.info/revue-le-telemaque-2014-2-page-21.htm>

²⁷ <https://blogs.univ-tlse2.fr/bordesveronique/files/2017/05/%C2%ABPolitique-Jeunesse--V-Bordes.pdf>

²⁸ http://psyaanalyse.com/pdf/BOURDIEU_LA_JEUNESSE_N_EST_QU_UN_MOT_7_PAGES.pdf

²⁹ A phenomenon already analysed by Pierre Bourdieu:

http://psyaanalyse.com/pdf/BOURDIEU_LA_JEUNESSE_N_EST_QU_UN_MOT_7_PAGES.pdf

³⁰ <https://www.monde-diplomatique.fr/2024/03/LAMBERT/66641#partage>

Young people's relationship with institutions: distrust or the transformation of political culture?

Countless studies, press articles, political speeches and reports broadcast in recent years have referred to the apparent "distrust" or "breakdown" in the relationship between young people and institutions or democratic life. Even in 2015, work by American researchers Stefan Foa and Yasha Mounk suggested that young people were becoming "disconnected from democracy", with a number of symptoms observed in Western countries in which democracy appears well established: increasing abstention rates, weakening of party allegiances, distrust of politicians and a rise in political protest.

This particular context prompted researchers from the French team at the European Values Study (EVS) to look at how young people's relationship with politics and democracy is changing. This study, which has been in existence since 1981, conducts surveys every nine to ten years, asking respondents the same set of questions, which allows certain intergenerational changes to be measured. Ultimately, the aim of the last survey, in 2019, was to confirm or refute the theory that young people are breaking away from the institutions of democratic life: are young people fundamentally different from other generations or are they merely magnifying broader trends observed among citizens as a whole? What else can we learn from this possible disaffection with institutional politics and the marked interest in forms of participation outside the partisan rules of representative democracy?

One important point to emerge from this analysis is that younger generations do not really differ from other active generations. Instead, there are generational similarities between the 18-29 and 30-59 age groups, whether in terms of electoral abstention, political protest or distrust of institutions. In particular, it becomes clear that the age group with the most atypical relationship with institutional politics (declaring an interest in politics, being informed, describing oneself as satisfied or dissatisfied with the way democracy works, confidence in parties, parliament or government) is not the 18-29 age group, but the over-65s, who have a much higher level of electoral participation, confidence and allegiance to political organisations. The EVS 2019 survey shows that the young people of the 1980s and 1990s, who were already defiant according to the results of previous surveys, remained so as they grew older. The hypothesis of an age effect (the idea that being young corresponds to a period of political training that *temporarily* distances us from conventional participation) is not borne out. There is much more of a generational effect, the fact that this distrust continues once citizens have become adults, which instead explains the generational similarity between young people and the working population as a whole.

To understand this gradual disaffection, it seems important to look back at the stated expectations with regard to democracy, in order to identify discrepancies with reality. When asked what the essential characteristics of a democracy are, generations born after 1980 attach less importance than their elders to living in a democratically governed system.

They are also more critical of the democratic nature of France, particularly compared with generations born before the 1950s. On the other hand, young people attach more importance to civil rights and even more to gender equality, and are also more inclined to consider redistribution through taxation and income equalisation an essential element of democracy. The young citizens who are most critical of their political system tend to have a more demanding vision of democracy, going beyond the simple act of voting, and incorporating dimensions geared towards equality of living conditions and the reduction of inequalities.

At the European level, it emerges that this new form of citizenship expressed by young people is not specific to France, but can be observed in most European countries, with trends of varying degrees depending on the national context. While the countries of Southern Europe appear to have the highest levels of protest and abstention, those of Northern Europe have a much higher level of electoral participation and confidence in institutions. Additional statistical processing has made it possible to explain these differences by policies aimed at young people that vary from one country to another. The more "inclusive" a country's model of economic citizenship (i.e. seeking to deliver skills to all young people while limiting school drop-out rates, as is the case in Sweden and Denmark), the more confidence young people have in institutions. Conversely, the more "selective" a country's model of economic citizenship (the elitist education system present in Southern Europe and France, which produces high levels of educational inequality, resulting in a large number of low-skilled young people), the greater the distrust.

Laurent Lardeux, sociologist – Research Associate at the Triangle CNRS research group

Being young in a more technologised world

Recent decades have seen an unprecedented rise in the power of technology. This growth has been driven by colossal investments by public and, above all, private stakeholders, leading to a race for technical supremacy. These investments reflect the ambition to make technology a new vector for economic growth and (geo)political power. Given the scale of these investments, together with the knock-on effects and inertia they generate, the technologisation of societies appears to be an inevitable trend for a time horizon of 2040-2050. Against this backdrop, two aspects are particularly important:

digitalisation and platformisation on the one hand, and artificial intelligence on the other. These technologies are having an impact on people's lifestyles and working practices.

In the future, these technologies could become indispensable in both our daily and professional lives. The prospects for the development of other technologies remain more uncertain, but they will continue to be present: virtual and augmented reality, metaverse, geoengineering, technologies for manipulating living organisms, etc.

The rapid development of artificial intelligence (AI) and learning algorithms

Generative AI (GenAI) refers to computer systems capable of automatically generating content, mainly text, images and music. In 2022, several public versions of GenAI were available online free of charge, such as ChatGPT (Generative Pretrained Transformer) and Midjourney for image generation. These are capable of performing, just as well or even better, a growing number of tasks hitherto reserved for humans. Some have even passed the Turing test and, through interacting with a human jury, managed to convince them that they are humans rather than machines. Increasingly, AIs are being coupled with physical structures (robots), and could potentially replace humans for tasks not previously thought to be automatable.

Young people and technology

The younger generations are undeniably more comfortable with technology than their elders. The vast majority of young adults under the age of 30 or even 35 were exposed to the internet, smartphones, computers and games consoles at a very early age. This widespread use of technology by young people tends to increase from generation to generation and will therefore not be an issue as such in the future. On the other hand, the fact that we live in societies reliant on an increasing amount of technology will generate two major challenges for future generations.

Firstly, beyond physical accessibility, there will be a question of whether young people can use these technologies appropriately and wisely. Although almost all young people in

Europe claim to be very comfortable with digital technologies, a minority do not have sufficient mastery of them to carry out certain tasks, particularly professional or administrative tasks. In France, this is believed to concern more than a quarter of 15-29-year-olds.³¹ Furthermore, half of 14-18-year-olds claim not to know how to change their online privacy settings.³²

Secondly, the growing prevalence of automation and artificial intelligence (particularly generative) in the business world raises the possibility that such technologies may displace some young workers in the future. Initial studies of the impact of generative AI on employment conclude that the jobs and tasks most at risk are precisely those traditionally performed by younger members of the workforce.³³

³¹ https://www.lemonde.fr/les-decodeurs/article/2022/01/28/les-jeunes-francais-victimes-insoupconnees-de-la-precarite-numerique_6111324_4355770.html?lmd_medium=al&lmd_campaign=en-voye-par-appli&lmd_creation=ios&lmd_source=whatsapp

³² <https://yskills.eu/one-year-later-european-adolescents-report-higher-digital-skills-related-to-privacy-issues/>

³³ <https://www.ilo.org/fr/resource/news/lintelligence-artificielle-generative-devrait-completer-plutot-que-detruire;>
https://www.economie.gouv.fr/files/files/directions_services/cge/commission-LA.pdf

"For a youth policy" by Camille Peugny, Director of the Graduate School SSP (Sociologie et Science Politique), Université Paris-Saclay (UVSQ).

At a roundtable organised by Futuribles, Camille Peugny, author of the book *Pour une politique de la jeunesse*,³⁴ pointed out that young people are omnipresent in public debate as a justification for various policies (pension reform, debt settlement). His definition of young people is based on age, relating to a period that extends from the end of compulsory schooling to the age of stable employment (at the age of 28-30 years).

Peugny notes that the French State does a great deal for young people, but in a disorganised way, such that the aid available to young people amounts to "an illegible jumble". He believes it is essential to look at ways of emancipating and protecting young people, and that public policies should have two priority objectives: ensuring that the generation gap does not widen, and reducing the social inequalities that divide generations.

Young people are living under the threat of increasing job insecurity. Unemployment among young working people in France has been high for 40 years and employment contracts are becoming increasingly precarious: among under-25s, the proportion of "atypical jobs" (internships, fixed-term contracts, apprenticeships, work-study programmes, etc.) is now 55%. Many people born in the 1980s are experiencing financial difficulties and 20% of them are still in insecure employment at the age of 40, due to a "scar tissue" effect in their careers. Members of this generation may have fallen behind in several aspects at the start of their career, and may still not have made up the lost ground by the age of 40. Today, 80% of working people have a stable job, but 20% are still in precarious situations. The precarity is not equally severe in all these cases, but the rate is rising. Higher education graduates seem to be protected from these forms of precarity, while non-graduates are more exposed to future instability.

Students are socially diverse. There are 2.8 million students in France: 25% were born to fathers who were manual workers or lower-ranked administrative workers, who represent 50% of the working population. However, with the increase in access to higher education, the students of today are no longer the inheritors to the cultural capital of their parents described by Pierre Bourdieu and Jean-Claude Passeron 60 years ago. The number of people in precarious employment and experiencing social difficulties is on the rise and, over and above differences in status, young people are affected by divisions linked to their social, ethnic and geographical origins. Young people from working-class housing estates or who are the descendants of immigrants, even several generations ago, are exposed to discrimination. Not all young people are poor and disadvantaged, nor well-off or students, yet the reproduction of inequalities remains significant: social advantages or disadvantages are still largely inherited from previous generations. In France, social mobility, although high, has stopped increasing over the last 40 years.

Political guidelines should therefore aim to reduce inequalities between the generations. Young people in poverty are often the children of those in poverty, and their opportunities for social advancement are fewer in France than in other European countries.

The outline of an action plan for "more state and less family" is emerging. In her book *Devenir adulte: Sociologie comparée de la jeunesse en Europe*,³⁵ Cécile Van de Velde explores the experiences of young people in Denmark, Spain, England and France, and attempts to define what it means to become an adult.

For the Danes, youth as a time of life ends with the arrival of the first child. It is a long period of experimentation, the chance to make mistakes and change direction, thanks to the emancipation of young people from their families, made possible by the institutionalisation and involvement of the Danish State. Considered adults from the age of 18, all young people benefit from six years of state-funded training, whatever their background (with a universal allowance of €750 per month). **Being young is about searching for yourself. Being an adult is about finding yourself.**

In the UK, trust is placed in the financial market. Young people get into debt to study, take on more student jobs than elsewhere, and work at an early age with a lower level of education. In liberal culture, **becoming an adult means taking responsibility for yourself.**

In Spain, **adulthood means getting your own place.** Young people live with their parents for a long time, until the age of 27, to build up sufficient resources to move out into their own home, often with their spouse and children.

In France, the model is a hybrid one: intervention by the French State, benefits (family, housing, "revenu de solidarité active" (income support)) and debt. **Being an adult means being independent** and no longer depending on your family, although the state system does not allow people to manage entirely without parental help. In France, social citizenship begins with families, as young people aged 18 to 25 who continue in education enable their parents to receive additional tax breaks and benefits. Young people aged 18 are still their parents' children (they are also known as "social minors"). The French State helps parents to help their children, rather than helping their children directly. These public policies are part of a system: countries that opt for individualised social citizenship have inclusive and less elitist education systems. France, particularly elitist in this respect,

³⁴ Camille Peugny, *Pour une politique de la jeunesse*, Paris, Seuil, 2022.

³⁵ https://www.puf.com/content/Devenir_adulte

is one of three countries in which social background has the greatest influence, whether favourable or unfavourable, on academic results.

Denmark has opted for universal funding for education, effectively eliminating financial barriers to further study. It is working to promote inclusion, with a growth strategy that encourages highly-skilled employment and better integration into the labour market. In France, the principle is "**work first!**".

In twenty-first-century societies, in which we will be working well into old age, it is unreasonable for young people to live with the anxiety of needing to enter the workforce quickly; and yet they do live with this anxiety, combined with the fear of being a burden on the family. In an increasingly ageing society, young people have a right to experiment and be given more than one chance, but to achieve this they would need more state support and less dependency on their parents.

A marked geographical gradient of social mobility is found in Northern Europe. The further south you go, the more this stagnates. France is tending to slide towards this second model. Young people in Northern Europe are always the most optimistic; in the south, they are more dissatisfied and more likely to complain about their situation. Young people in France, Spain and Portugal believe that they do not have the time to prove themselves, because of the failings of public policies.

Youth is a fragile time of life. However, the first rungs on the career ladder are becoming precarious, from a very young age. Every country agrees with the belief that support should not be limited to the family or the market. This social situation has an impact on young people's distrust of public policy, which is more pronounced in Southern Europe than in Northern Europe, as young people in Southern Europe do not see themselves as part of institutions.

The Danish model for funding education is inspiring. In 2010, the Terra Nova think tank worked out the total cost of making a hypothetical donation of a universal allowance of €500 per month over four years to young people in France. In the national budget, the cost of such a measure would be €5 billion net per year. That is not a great deal, and it would be partly compensated by the end of tax breaks and payments of allowances to parents.

An allocation of €800 per month over five years would probably not be financially viable. But whatever the sum in question, the reason for not adopting reform of this kind is not financial but ideological, because bringing an end to the allocation of support is not politically "sellable".

But why should we consider universal aid, and why give it to everyone? Camille Peugny points out that what is at stake here is our championing of the concept of youth: young people come of age politically and are fully-fledged adult citizens from the age of 18. Furthermore, universal benefits are the least likely to be viewed more negatively over time over time. For example, child benefit payments, which are received by everyone, including the wealthiest families, are among the most widely accepted measures. Finally, universal assistance could help to achieve the two objectives set out at the start: ensuring that the generation gap does not widen, and reducing the social inequalities that divide generations.

To conclude, insufficient consideration has been given to the characteristics of "post-pandemic" youth, and political representatives lack information. This crisis has had an impact on confidence in the country and society as a whole. The current concept of the life cycle is no longer appropriate; we need to a more flexible, relaxed understanding of the stages of life (youth, work, retirement) that takes into account contemporary life cycles.³⁶

³⁶ Roundtable organised by Futuribles, 11 April 2022: <https://www.futuribles.com/replay-pour-une-politique-de-la-jeunesse/>

Aspirations, values and perceptions of the future

Major trends

Young people's values similar to those of older generations

The European Values Study (EVS) analyses changes in the values of Europeans over the last 30 years by country and age. These surveys indicate that young people's values are not radically different to those held by other age groups. Over the period there has been a clear strengthening of the values associated with cultural liberalism, and a more moderate strengthening of the values associated with sociopolitical engagement and trust. The values gap between each age group has been narrowing for several decades. There is less and less divergence in cultural values, for example, between younger generations and people aged 55 to 70.³⁷

This trend can be explained by a process of generational replacement. The baby boomers who revolutionised social

attitudes in the 1960s were aged between 55 and 70 in 2017, when the most recent EVS survey was carried out. As a result, the under-70s have cultural references based on the values of liberalism and emancipation, unlike the over-80s, who grew up in a society still marked by traditional values and the influence of religion.

The convergence of generational values towards greater liberalism may well continue in the future. The 2017-2022 dataset from the World Values Survey (WVS) confirms that, in the vast majority of European countries, confidence in the church is declining across all age groups, as is national pride.³⁸

Principal component analysis of European value scores between 1990 and 2017

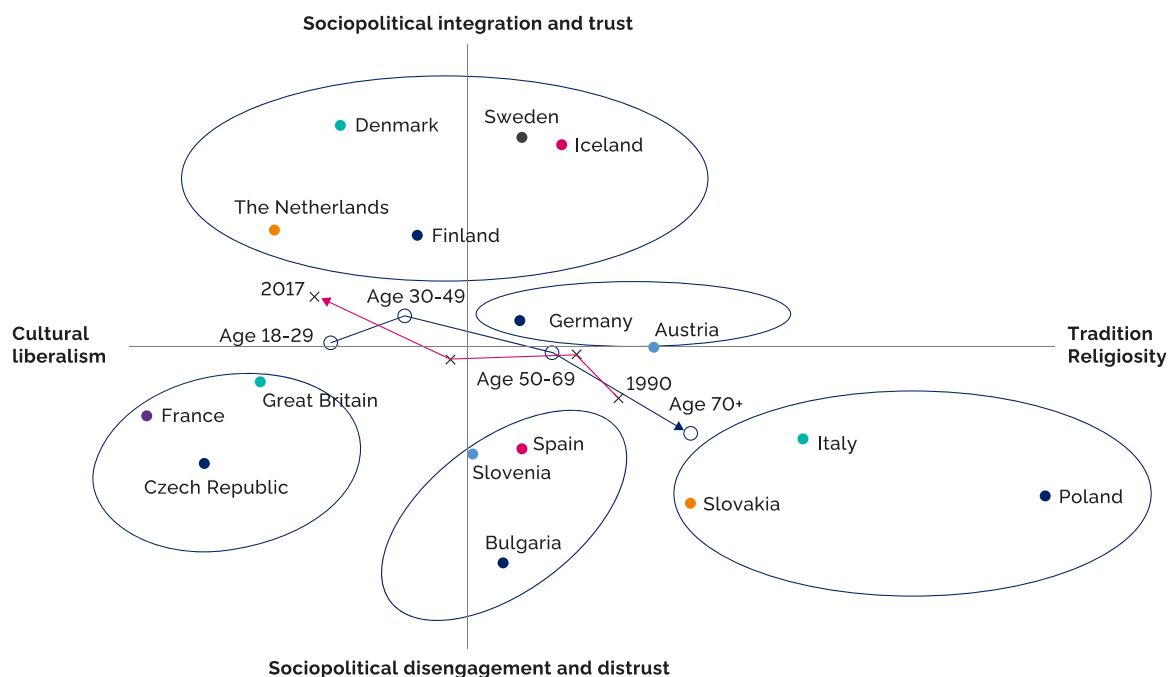


Figure 4: Principal component analysis of European value scores between 1990 and 2017
Source: Futuribles 2021, Olivier Galland.³⁹

Country of residence is a differentiating factor in young people's values (as it is for other age groups). European countries can be

grouped together based on how attached their young people are to values that are liberal to some extent:

³⁷ <https://www.futuribles.com/les-generations-au-prisme-des-valeurs/>

³⁸ <https://www.worldvaluessurvey.org/WVSContents.jsp>

³⁹ <https://www.futuribles.com/les-generations-au-prisme-des-valeurs/>

- The Nordic countries, the Netherlands and, to a lesser extent, Germany and Austria are characterised by a high level of civic engagement in sociopolitical life and a high degree of trust. With the exception of the Netherlands, Denmark and Finland, the cultural values of these countries tend to be traditional. They also show a strong attachment to democratic values.
- France, Great Britain and the Czech Republic have low levels of sociopolitical engagement and trust. Their cultural values tend to be liberal.
- Spain, Slovenia and Bulgaria also show low levels of sociopolitical engagement and trust, but with cultural values that fluctuate between traditionalism and liberalism.
- Finally, Poland, and to a lesser extent Italy and Slovakia, combine low levels of sociopolitical engagement and trust with cultural values marked by tradition.

Young people driving the move towards more tolerant societies

Changes in the tolerance of homosexuality illustrate how values have been “liberalised” as a result of generational replacement, with countries continuing to show significant differences.

In the early 1980s, 40% of 18-29-year-olds in the Nordic countries found homosexuality acceptable, more than double the figure for older adults. In 2017, 80% of young people in these countries found homosexuality acceptable. While the gap between the over-70s and young people has narrowed only

slightly, generational replacement means that over 60% of older people now find homosexuality justifiable. German-speaking countries, France and the United Kingdom have experienced similar – albeit less marked – trends. Similar patterns of value change by age can be seen in Europe's most conservative countries, although tolerance remains much lower, with less than 40% of 18-29-year-olds finding homosexuality “justifiable”.

Two contrasting trends in tolerance of homosexuality by age and survey date

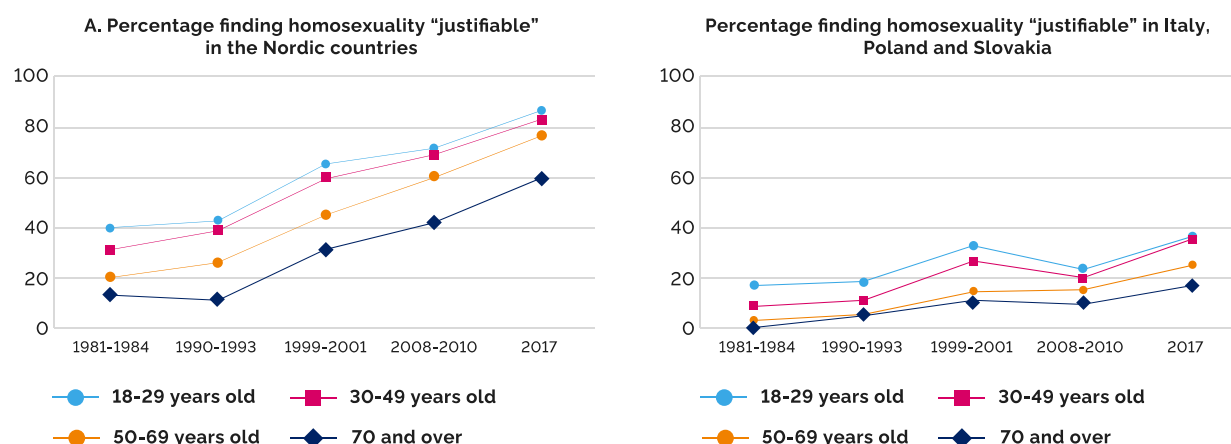


Figure 5: Two contrasting trends in tolerance of homosexuality by age and survey date

Source: Futuribles 2021, Olivier Galland.⁴⁰

⁴⁰ <https://www.futuribles.com/les-generations-au-prisme-des-valeurs/>

Attitudes are changing more slowly in Latin America, but here too, younger generations show greater tolerance than their

elders. For example, 40% of the under-25s approve of same-sex marriage, twice as many as the over-55s.⁴¹

Young people finding it harder to visualise the future

Over the last ten years or so, various surveys have promoted the idea that young people are generally more confident about the future than older generations.⁴² Two-thirds of French people aged between 18 and 30, for example, describe themselves as "very confident" or "fairly confident", compared with 44% of the over-30s.⁴³ This reflects an age effect, with future horizons narrowing as a person grows older. Young people who are less satisfied with their lives feel less optimistic about the future. This is the case for women (65% of whom are optimistic about the future), people with qualifications below *baccalauréat* level (63%), young people on low incomes (3%) and single people (60%).

Confidence has nonetheless waned in recent years, with young people finding it increasingly hard to visualise a future they see as bleak and about which they are more pessimistic. According to the European Values Study, on average just under half of young Europeans say they are "planning for [their] future as much as possible".⁴⁴ The latest surveys of Europe's youth highlight a growing pessimism caused by the crises of recent years and the realisation that risks could grow in the future.⁴⁵ In a survey carried out in 2023, half of Europeans aged between 16 and 26 said they believed they would live less well than their parents.⁴⁶

Young Europeans who are planning for their future

Opinion on a scale of 0 to 100

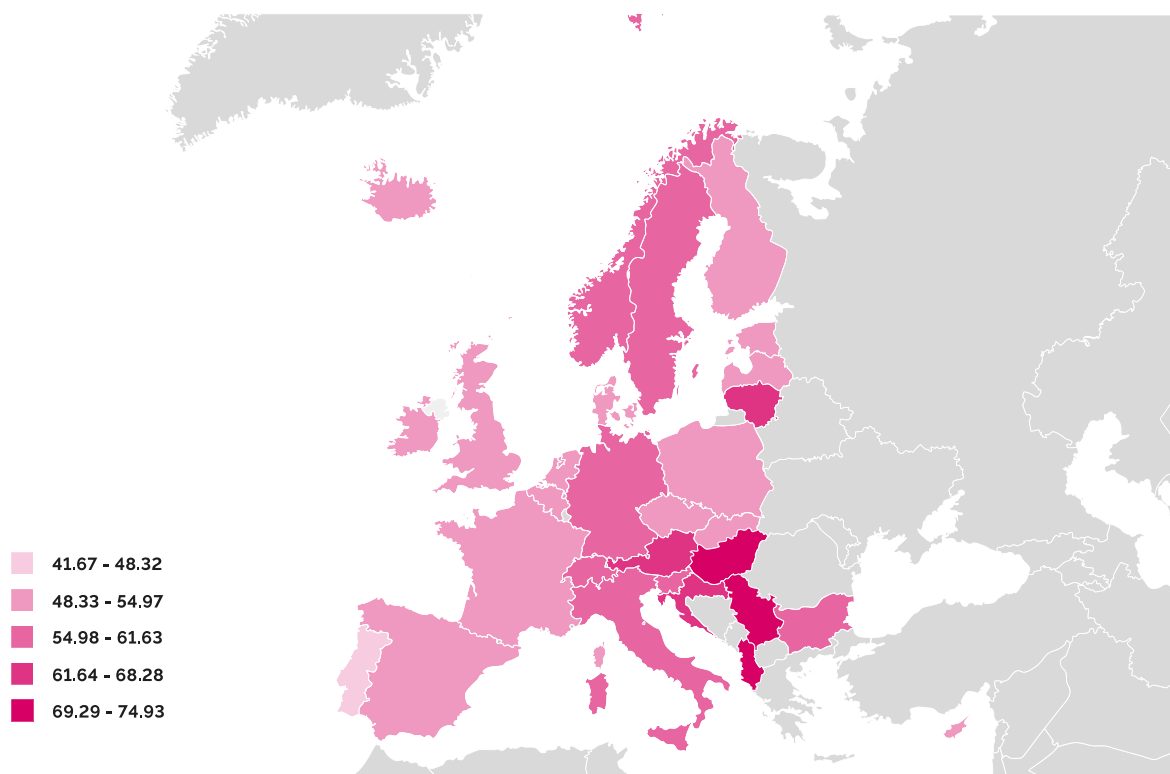


Figure 6: Young Europeans who are planning for their future

⁴¹ <https://www.vanderbilt.edu/lapop/ab2023/AB2023-Pulse-of-Democracy-final-20231127.pdf>

⁴² See for example: https://www.ey.com/en_au/news/2021/04/gen-z-survey-respondents-are-optimistic-about-the-future-and-feel-that-business-and-education-can-help-better-prepare-them-for-the-future; <https://www.deloitte.com/global/en/about/press-room/2023-gen-z-and-millennial-survey.html>

⁴³ https://injep.fr/wp-content/uploads/2023/09/rapport-2023-09-Baro_jeunesse_Moral-engagement.pdf

⁴⁴ <https://www.atlasofeuropeanvalues.eu/fr/maptool.html>

⁴⁵ <https://www.tuigroup.com/en-en/media/stories/2023/juni/2023-06-15-european-youth-study-presented-by-the-tui-stiftung>

⁴⁶ <https://www.tuigroup.com/en-en/media/stories/2023/juni/2023-06-15-european-youth-study-presented-by-the-tui-stiftung>

According to another ten-country survey, 75% of 15-24-year-olds fear the future due to climate change.⁴⁷

The Youth Talks survey, conducted in 212 countries, found that, when thinking about the future, young Europeans worry about their financial situation (25%) and career (16%).⁴⁸ When thinking about the future of the planet, the largest proportion of young

Europeans express concern about environmental issues (54%), followed by wars and conflicts (27%).

In Latin America, the main concern of young people is their fear of failure (30%), followed by their financial situation. Their main concerns for the planet are environmental issues (31%), followed by wars and conflicts (17%).

Main worries about the future by world region

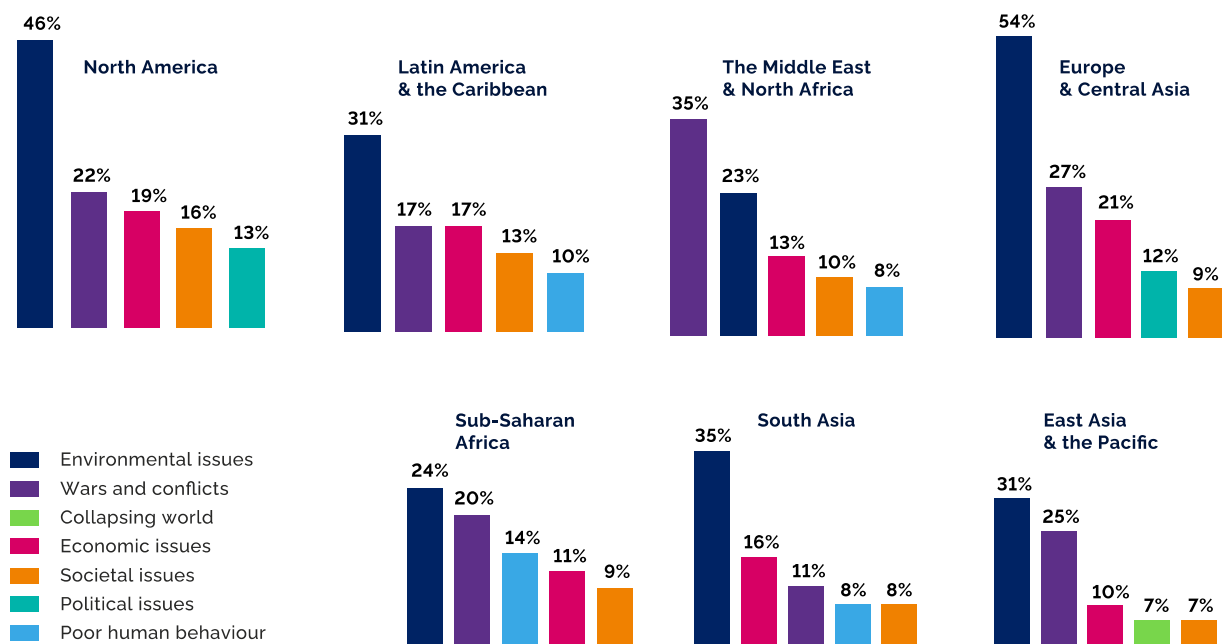


Figure 7: Main worries about the future by world region

Source: https://youth-talks.org/wp-content/uploads/2023/10/Global-Youth-Talks-Report-EN-Edition-2022-2023_compressed.pdf, p. 54

Emerging trends

Gender issues creating resistance

Various surveys show a growing divergence between young men and women.

According to a study by the European Commission, while the age of majority is 18 in all European states, public perceptions of when adulthood begins vary greatly by country and

gender.⁴⁹ In Bulgaria and Italy, young people are not perceived to become adults until they are 23. In all countries, the age at which men become adults is on average two years higher than for women. Similarly, men leave the parental home on average two years later than women.⁵⁰

⁴⁷ <https://www.bath.ac.uk/announcements/government-inaction-on-climate-change-linked-to-psychological-distress-in-young-people-new-study/>

⁴⁸ <https://youth-talks.org/fr/>

⁴⁹ <https://www.esap.online/observatory/docs/172/employment-and-social-developments-in-europe--young-europeans-employment-and-social-challenges-ahead>

⁵⁰ <https://ec.europa.eu/eurostat/web/products-eurostat-news/w/ddn-20230904-1>

Average starting point for adulthood in 2006/07 and 2018/19 for women and men

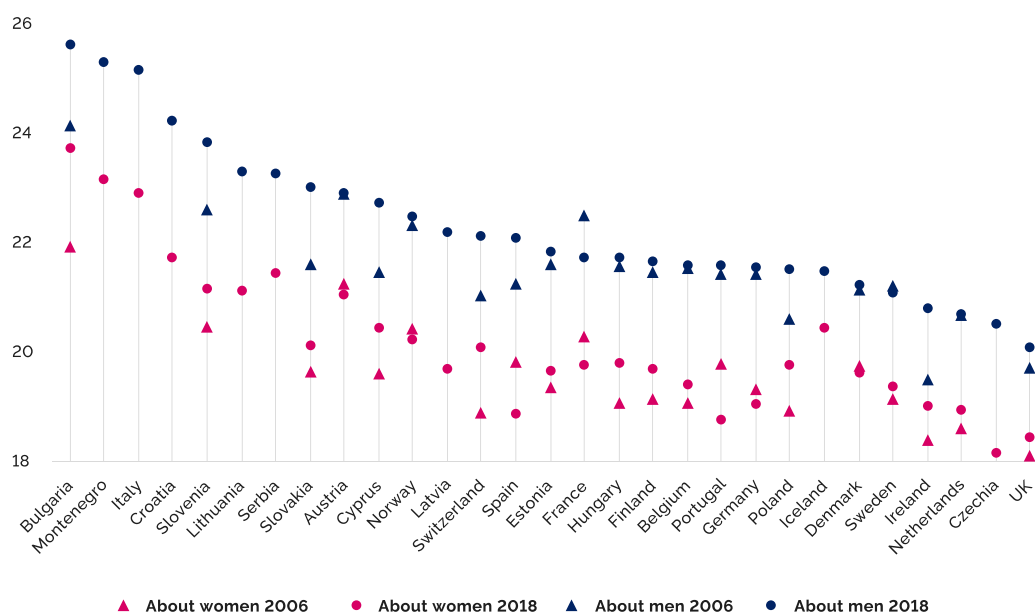


Figure 8: Average starting point for adulthood in 2006/07 and 2018/19 for women and men

Source: https://www.europeansocialsurvey.org/sites/default/files/2023-06/TL11_Timing_of_Life-English.pdf

Some values studies have looked at public perceptions of gender equality. Between the ages of 18 and 50 – or even up to 69 – men's and women's views on the subject broadly align. It is only after the age of 69 that a clear gap appears (France is one of the countries where this gap is most pronounced, beginning at the age of 50).⁵¹

Generational replacement therefore seems to be accompanied by a shift in values towards greater gender equality, among both men and women. Nevertheless, recent surveys indicate that opinions on the nature of gender differences are beginning to polarise among the youngest generations.

In France, half of young men agree that "men and women will always have different ways of thinking and being because of their gender", compared with 39% of young women.⁵² Some 37% of men aged 25-34 feel that feminism "threatens their place" as men, with 52% feeling maligned. This feeling has grown in recent years, to the extent that France's High Council for Gender Equality has talked about a "masculinist and macho resistance" to the fight for equality.⁵³

The same polarisation of young men and women can be seen in the political arena. A study by *The Economist* shows that

men's and women's political views have become increasingly divided in Europe (along liberal/conservative lines) since the middle of the last decade.⁵⁴ This trend is also observed in America and South Korea. While in the past, men were generally more conservative than women, the gender differential was very small. Today, on a scale of 1 to 10, this differential is 1.1 in Poland, 1 in France, 0.75 in Italy and 0.71 in Great Britain. Women have become more liberal, while men have become more conservative.⁵⁵ These findings are confirmed in an analysis by the *Financial Times*.⁵⁶ In Poland, almost half of young men voted for the national-conservative Law and Justice Party in the 2023 elections, compared with just 1 in 10 young women. According to some analysts, this hardening of political views among young men could be a response to movements they disapprove of, such as feminist and environmental movements.⁵⁷ The international Ipsos LGBT+ PRIDE Report 2024 also shows a widening gap in tolerance of LGBT populations: young Gen-Z men (born between 1996 and 2012) have become more conservative than Millennials (born between 1980 and 1995), whereas the opposite trend can be seen among young women.⁵⁸

Finally, young women express greater concern about climate and environmental issues than young men.⁵⁹

⁵¹ <https://www.futuribles.com/les-generations-au-prisme-des-valeurs/>

⁵² Source: Institut Montaigne.

⁵³ The latest report from the High Council for Equality between Women and Men and <https://www.futuribles.com/en/egalite-sexisme-stereotypes-de-genre/>

⁵⁴ <https://www.economist.com/international/2024/03/13/why-the-growing-gulf-between-young-men-and-women>

⁵⁵ *Ibid.*

⁵⁶ <https://www.ft.com/content/29fd9b5c-2f35-41bf-9d4c-994db4e12998>

⁵⁷ <https://www.radiofrance.fr/franceinter/podcasts/dov-alfon-en-toute-subjectivite/dov-alfon-en-toute-subjectivite-du-lundi-05-fevrier-2024-3133727>

⁵⁸

https://www.ipsos.com/sites/default/files/ct/news/documents/2024-06/Pride-Report-2024_2.pdf

⁵⁹ <https://www.woodlandtrust.org.uk/press-centre/2023/03/young-people-climate-anxiety-green-space-access/>

Political ideology of 18-29-year-olds by gender

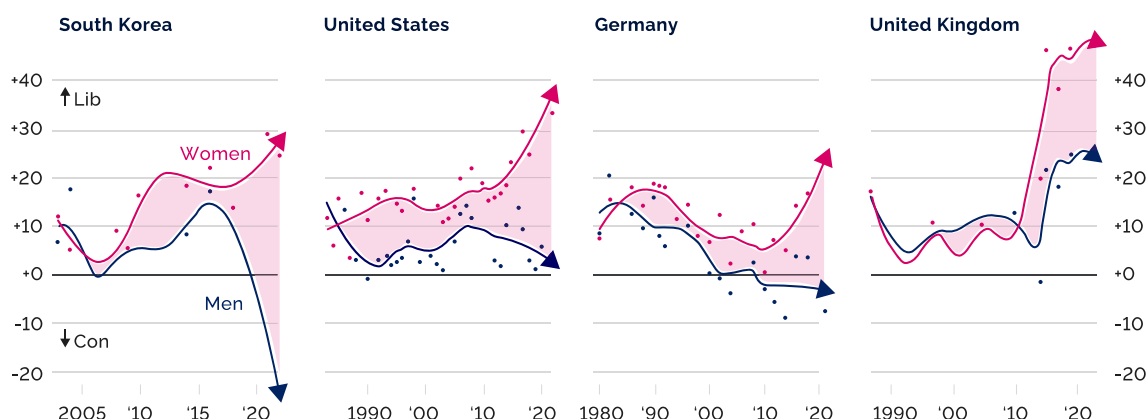


Figure 9: Political ideology of 18-29-year-olds by gender

Young people more susceptible to fake news

Young people in the West have access to an unprecedented variety of information sources. However, this freedom does not necessarily mean greater rigour in the way they process information.

In Europe and the United States, almost all young adults and teenagers now get most of their information from the internet,

mainly from social media.⁶⁰ According to an international survey conducted by Gallup for the United Nations Children's Fund (UNICEF), almost half of 15-24-year-olds see social media as a good source of information, compared with 17% of the over-40s.⁶¹ In all countries, the under-25s use the internet to get information much more than older people.

Percentage of individuals who have verified the information or content found on the internet, 2023

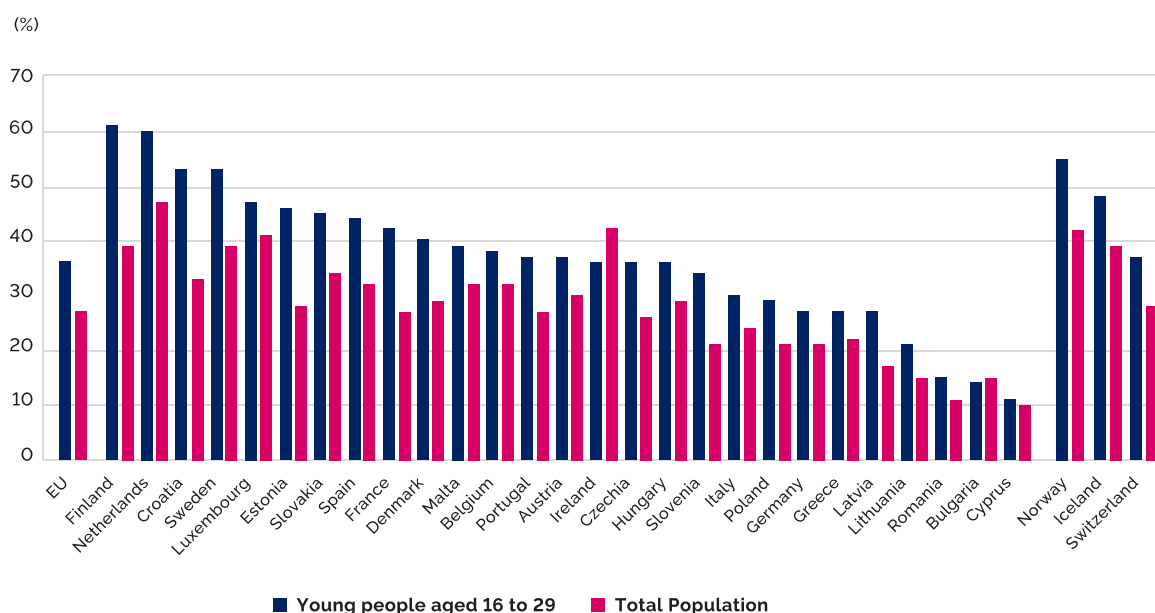


Figure 10: Percentage of individuals who have verified the information or content found on the internet, 2023

Source: <https://ec.europa.eu/eurostat/fr/web/products-eurostat-news/w/ddn-20240529-3>

⁶⁰ Emily A. Vogels, Risa Gelles-Watnick and Navid Massarat, "Teens, Social Media and Technology 2022", Pew Research Center, 10 August 2022. <https://www.pewresearch.org/internet/2022/08/10/teens-social-media-and-technology-2022/>

⁶¹ The Changing Childhood Project, Unicef. <https://lenfanceevolution.unicef.org/>

In the EU, only a third of 16-29-year-olds try to verify the truthfulness of the information they read online, for example by cross-referencing it with other sources.⁶² This proportion is nevertheless slightly higher than the average for the population as a whole.

As a result, younger generations are particularly vulnerable to disinformation and untruths, with two-thirds of French 11-24-year-olds believing at least one scientific falsehood. For example, only a third of this group believes that science does more good than harm to society, and a quarter thinks that humans are not the product of a long process of evolution.

Young people with few or no qualifications, people on low incomes and those who spend the most time on social media are most vulnerable to disinformation. This vulnerability to fake news can be observed throughout the West and in Latin America.⁶³ The available data seem to indicate a correlation between young people's use of social media and their belief in certain untruths. However, it is difficult to assess whether this prevalence of untruths is higher among younger generations today than among their parents. Age may also play a significant role, and such beliefs could therefore diminish as young people become better informed and better educated.

Youth belief in "alternative facts"

Q : "Do you agree or disagree with each of the following statements?"

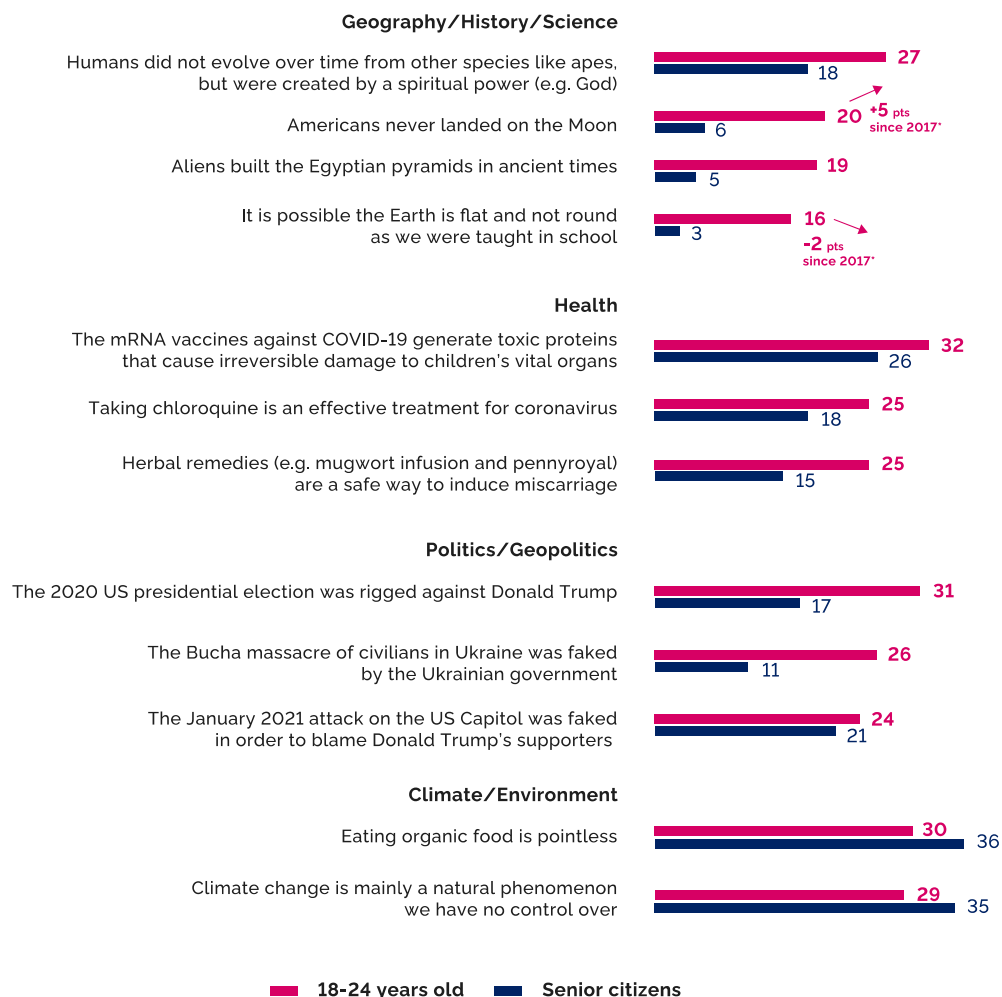


Figure 11: Youth belief in "alternative facts"

Source: <https://www.jean-jaures.org/wp-content/uploads/2023/01/EnqueteTikTok.pdf>

⁶² <https://ec.europa.eu/eurostat/fr/web/products-eurostat-news/w/ddn-20240529-3>

⁶³ See for example <https://www.eureporter.co/internet-2/2022/07/16/young-are-the-main-targets-of-proponents-of-disinformation/> ; https://www.eeas.europa.eu/eeas/tackling-disinformation-foreign-information-manipulation-interference_en

disinformation/ ; https://www.eeas.europa.eu/eeas/tackling-disinformation-foreign-information-manipulation-interference_en

Future trends

By 2040, younger generations will be ever-more tolerant, ever-more concerned about climate and environmental issues, and will show great resilience. Their confidence in the future will be

maintained overall but may vary according to country, social category and context.

Possibilities for radical change

1. Entrenched pessimism among the young caused by the national and international context, in particular climate change and environmental degradation.
2. A split in youth mindsets according to their personal circumstances, with educated and affluent social classes remaining confident, while the most vulnerable lose confidence and suffer major climate anxiety.

Becoming an adult, with or without family(ies)

Since the nineteenth century, the transition to adulthood in most Western countries has been marked by gaining independence from one's family of origin, followed by starting one's own family. In that respect, becoming an adult is traditionally synonymous with owning one's own home, acquiring financial independence (mainly through work), forming a couple and then having one or more children. However, these various markers of the passage to adulthood are changing, which raises the question of whether they remain relevant.

These milestones, which are supposed to represent a definitive transition into adulthood, are now being reached later, and

sometimes only temporarily. Occasionally, these transitions may even be followed by a backwards movement, as exemplified by the increasingly frequent return of young people to their parental home.

These changes call into question the relevance of the criteria traditionally used to define an adult: what impact will the gradual prolonging of these various stages have on the living conditions and perceptions of young adults? Should an individual who is single, has no children, and no stable employment at 35 not be considered as an adult?

Major trends

Family remains essential for young people

Throughout the world, young people attach particular importance to their family. The "value of the family" ranks first ahead of friends, love and work. Indeed, the family is the primary place of socialisation, and a source of identification, values, affection and support. It also tops the list of "things that make people happy" among 18-24-year-olds.⁶⁴

Parents and the family sphere still have a major influence on the values of young adults, although they increasingly have to

compete with the influence of peers and a growing diversity of online sources of information (particularly online social networks).⁶⁵

For almost 20 years, the importance attributed to family has remained relatively stable in Europe and in France, as it represents a "place of exchange"⁶⁶ for young people and functions as a source of support for nearly 70% of them.

Percentage of people who say that family is very or fairly important to their lives

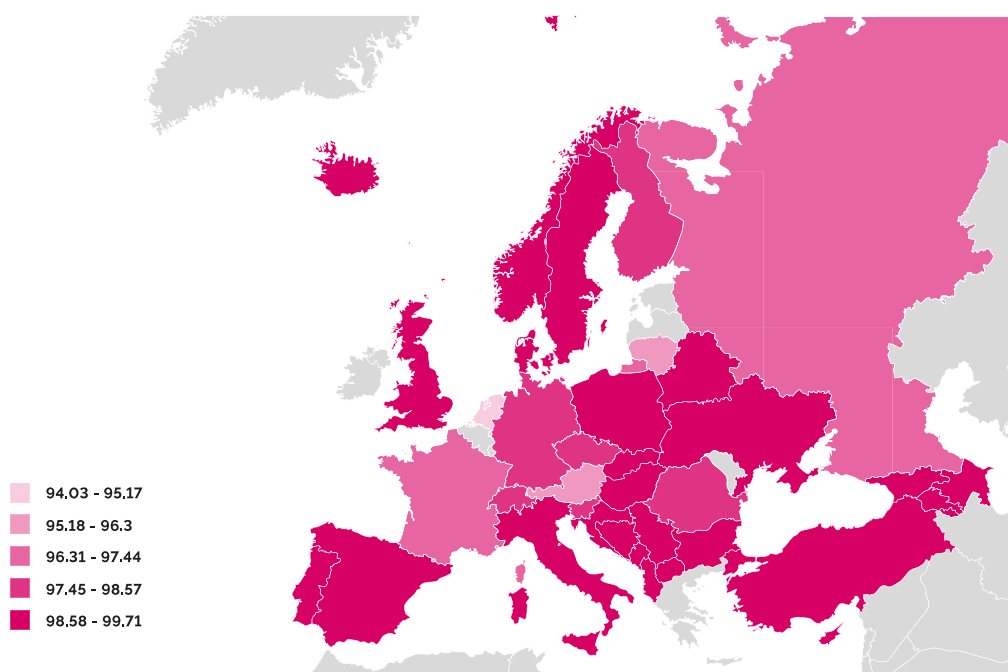


Figure 12: Percentage of people who say that family is very or fairly important to their lives

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https://cdn.theconversation.com/static_files/files/2951/Jeune%28s%29_en_France_-_THE_CONVERSATION.pdf

65 <https://www.atlasofeuropeanvalues.eu/fr/maptool.html>

66 <https://injep.fr/wp-content/uploads/2018/09/rapport-2017-05-rl-ado-famille.pdf> and Institut Montaigne.

Family: A reliable presence for young adults

Generally speaking, young people get on very well with their family members. The generational divide over morals that prevailed in the 1960s has completely disappeared. All generations adhere to "cultural liberalism", i.e. the idea that everyone is free to choose the lifestyle and values they wish to adopt in their personal lives.

One final factor undermines the idea of a generational conflict: in the context of a more difficult path to adulthood, parents provide invaluable material and emotional support, which young people fully appreciate. When asked by the Institut Montaigne about the help they receive from their parents in their daily lives, 69% of young people said that their parents help them "the right amount" and 18% even said that they help them "too much"!

On a day-to-day basis, generations are bound through solidarity with one another, and family remains the central place where this solidarity is manifested. As such, the generational war does not seem to exist.

Olivier Galland

Young people forming couples later and less frequently

In all developed countries, fewer and fewer young people live in couples, with couples being formed later, if at all.

In contemporary France, at the age of 25, only a third of men and just under half of women are in a couple, which is 30 percentage points less than 40 years ago.⁶⁷ The proportion of young French people aged 20 and 21 living with a partner has also reduced by a factor of three. Even after the age of 30, the proportion of people living with a partner has fallen sharply since the 1970s.

The age of first marriage has been postponed in all European countries over the last 30 years. In France, it now takes place almost four years later;⁶⁸ in Northern European countries, it takes place on average after the age of 33.⁶⁹ In all the countries studied, young people are marrying less: over the last 50 years, the number of new marriages in France has almost halved. In other Western European countries, the marriage rate is also falling steadily.⁷⁰

This status of this form of union has generally fallen in the eyes of young people, for whom it no longer represents an obligatory rite of passage. Indeed, in some cases it can now be replaced by a other forms of legally-recognised union, such as the PACS in France.

Proportion of French women in couples by age

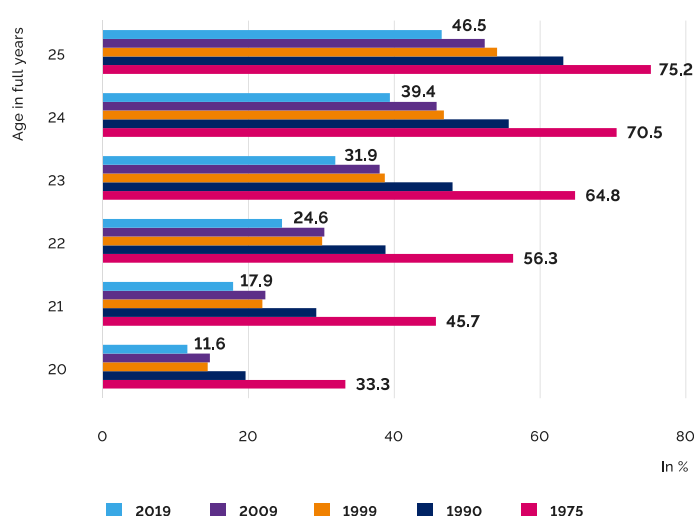


Figure 13: Proportion of French women in couples by age

⁶⁷ https://www.insee.fr/fr/statistiques/6799089#tableau-figure1_radio1

⁶⁸ INSEE, vital statistics and population estimates.

⁶⁹ <https://w3.unece.org/PXWeb/en/Table?IndicatorCode=34>

⁷⁰ https://www.insee.fr/fr/statistiques/2381492#tableau-figure1_radio1

In Latin America, the decrease in the number of marriages is mainly observed in less affluent social classes and can be partly explained by economic constraints. Since 1970, the proportion of mothers in the region who are married has halved.⁷¹

A number of factors explain why young people remain single or are late in forming a couple: longer periods of education, difficulty in obtaining their own housing, reduced social pressure on single people to form couples, the priority given to professional careers and personal fulfilment, etc.

Verbatim

When they do form couples, young people have a more diverse range of options than their parents did, as psychologist Claude-Michel Gagnon points out: *"Today, we see more and more atypical couples, in terms of age, practices, sexual orientation, aspirations and lifestyle. There is no longer only one, but several models, depending on individual needs".*⁷²

Focus on France: young couples are more egalitarian

In terms of participating in and sharing the mental load of domestic tasks, equality is making slow progress in the home. In recent years, however, we have seen a change in domestic habits among young couples. In France, the "Génération surveys" conducted by the Centre d'études et de recherches sur les qualifications (Céreq) have identified three models:

- The "traditional" couple, in which the female partner does all the housework herself (cooking, shopping, cleaning),
- The "egalitarian" couple, in which both individuals are equally involved in domestic tasks,
- The "modern" couple in which the female partner is less involved than the man.

Today, only 36% of young French couples are considered traditional, compared with half in 2005. Over the same period, the proportion of couples in equal partnerships has risen by 8 points and that of modern couples by 5 points. This trend can be explained by a number of factors: the rise of egalitarian values among the younger generations, young women's refusal to take on as many household chores as their mothers did, as a result of their greater professional commitments, and developments in the way boys are brought up, leading to greater sensitivity to this issue in adulthood.

Trends in couple patterns between 2005 and 2017

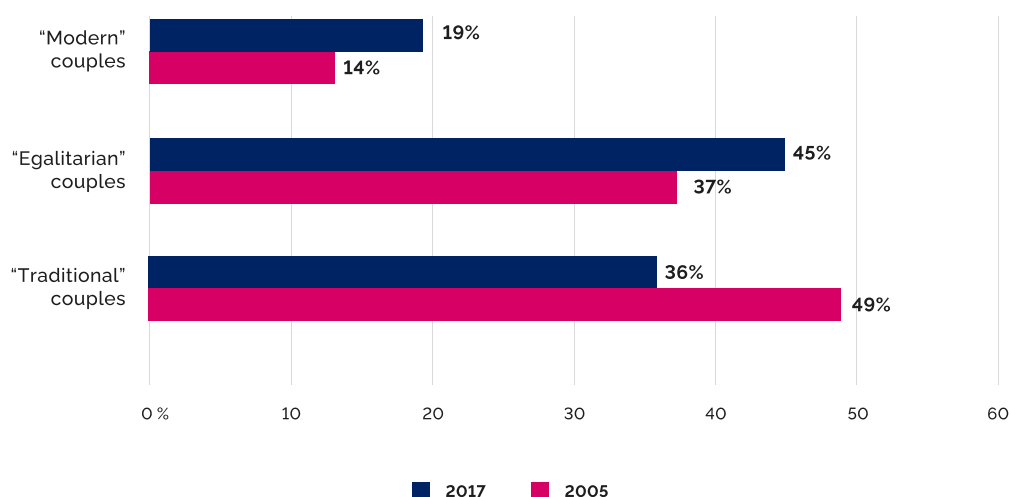


Figure 14: Trends in couple patterns between 2005 and 2017⁷³

Source: https://www.cereq.fr/sites/default/files/2021-03/Bref403-web_0.pdf

⁷¹ http://eprints.lse.ac.uk/120485/1/WP_108.pdf

⁷² <https://www.letemps.ch/societe/nouvelles-generations-couple-nest-plus-un-but-soi>

⁷³ https://www.cereq.fr/sites/default/files/2021-03/Bref403-web_0.pdf

Despite this development, equality has not yet been achieved, and there are major inequalities in the way couples perceive their organisational arrangements. Two-thirds of young men believe that inequalities between men and women – in terms of the division of domestic labour and other chores – are no longer really a problem in the home, compared to only half of women.

For example, a third of men say they do the shopping most often, while only 14% of women say their partner does this regularly. These biases in perception contribute to the slowness of organisational transformation in couples.

In all cases, the inequalities in distributing household responsibilities are greater among less educated couples and/or couples with children.

Later arrival of the first child

In EU countries, the median age of mothers upon the birth of their first child has increased by several years over the last 50 years (by more than four years in France).⁷⁴ It is now over 30 in Southern European countries, where the formation of couples and departure from the parental home have also been delayed.

Average age of women upon the birth of their first child

In 2019

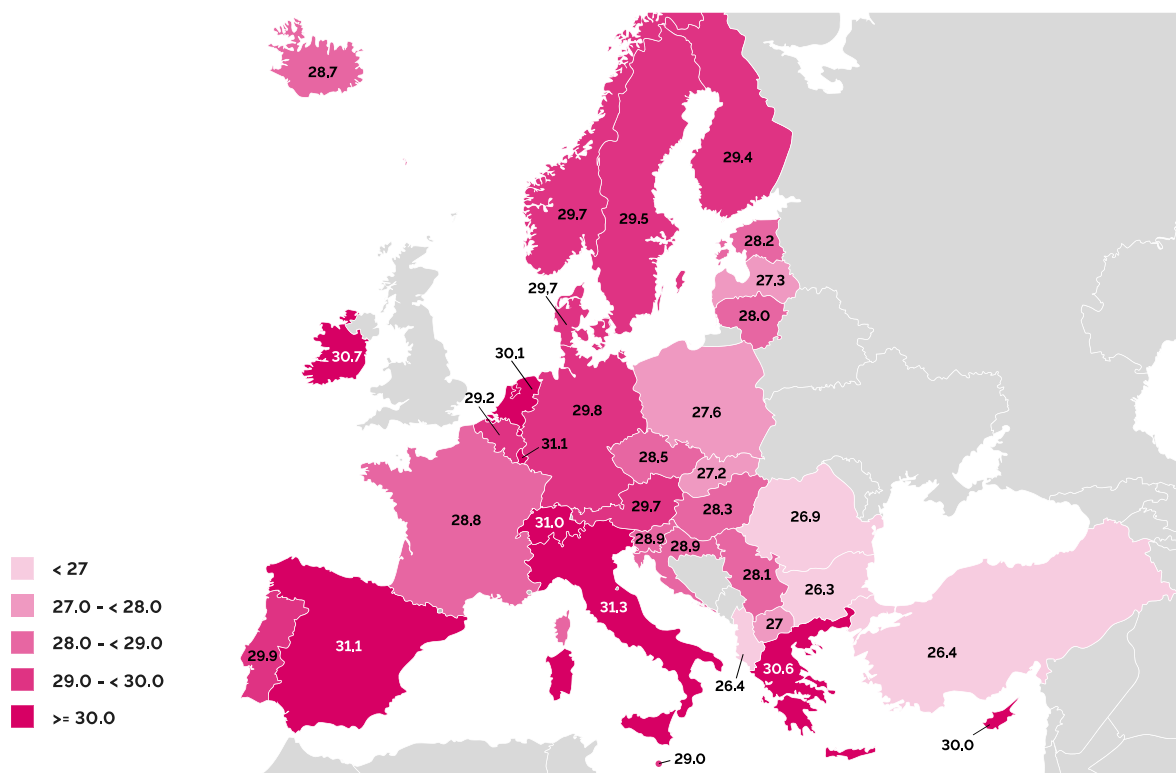


Figure 15: Average age of women upon the birth of their first child

Source: <https://ec.europa.eu/eurostat/web/interactive-publications/demography-2023#marital-status>

In nine European countries, 50% of births now take place outside marriage,⁷⁵ compared with 75% in Latin America between 2016 and 2020.⁷⁶

The age of first-time parents and the deferral of the main stages of family formation depend on the level of education⁷⁷ and/or the standard of living.⁷⁸

⁷⁴ <https://ec.europa.eu/eurostat/web/products-eurostat-news/-/ddn-20210224-1>

⁷⁵ <https://ec.europa.eu/eurostat/web/interactive-publications/demography-2023#marital-status>

⁷⁶ <https://www.sciencedirect.com/science/article/pii/S0049089X23000534>

⁷⁷ https://www.insee.fr/fr/statistiques/6799089#tableau-figure2_radio1

⁷⁸ <https://injep.fr/wp-content/uploads/2023/05/Chiffres-cles-jeunesse-2023.pdf?ref=enfancejeunesseinfos.fr>

Focus on Latin America

In Latin American countries, the age at which young people form couples and have their first child varies according to social class. In the working classes, 70% of women aged between 25 and 29 are already mothers, some of them since their teens. Single mothers and stay-at-home mothers are also over-represented in these social groups.

Conversely, less than 40% of women aged 25-29 from upper and more affluent classes are mothers. On the one hand, they have easier access to contraception and are less influenced by the Catholic religion. On the other hand, they are more often able (culturally and financially) to make the choice of completing their higher education and acquiring their first professional experience before conceiving their first child.

Differences among young Latin American women can also be observed geographically, as the proportion of poor and poorly educated women is higher in rural areas. In Brazil, for example, women from the Amazon region and the northern states have an extremely high rate (>0.8)⁷⁹ of early transitions to marriage and motherhood, in contrast to the southern regions (-0.7 to 0). This may be partly explained by the fact that the southern region has experienced greater and more recent European immigration. Early motherhood remains a major concern for the Brazilian government, as demonstrated by a 2020 campaign organised by the Minister for the Family and Human Rights, Damara Alves, which had the following slogan: "Adolescence first, pregnancy later, everything in its own time".

Increasingly difficult access to housing, delaying all life stages

One of the factors contributing to the delay in the age at which young people form their own families is the difficulty in accessing affordable housing. They are particularly punished by tensions in the housing market, especially in major cities, where they often take up residence for their studies and then for their first job. In Ireland and Luxembourg, almost half of young people put housing at the top of their concerns, a sentiment that is shared by young people in Germany, the UK and the Netherlands.

According to the Youth Progress Index, the availability of affordable housing for young people has fallen over the last ten years in Europe. In France, young people's satisfaction with their housing has fallen by 25 points. More than a quarter of Europeans under the age of 30 say they have suffered from

over-occupation, a proportion that has been rising in recent years. Young people combine low incomes with high housing costs. Among young people at risk of poverty, 40% spend more than 40% of their income on housing.

Unsurprisingly, tensions over access to housing are greatest for young urban dwellers and students, especially as the number of students is often growing faster than housing capacity. In France, the number of students has risen by 500,000 in ten years, reaching 1.6 million, although fewer than 200,000 student residences exist in the country. Another example is that of Amsterdam, where students have to wait an average of five years to obtain student housing. Housing has thus become a growing source of stress, insecurity and even deterioration in young people's mental health.

⁷⁹ Cahn, N. R., Carbone, J., DeRose, L. F., and Wilcox, W. B. (Eds.), *Unequal Family Lives: Causes and Consequences in Europe and the Americas*, Cambridge, Cambridge University Press, 2018.

Focus on Latin America

In Latin America, young people are also being punished by the rise in rents and property prices over the last ten years.⁸⁰ Rents are particularly high in the largest cities in Brazil, Argentina, Chile and Mexico.⁸¹ Meanwhile, the construction of new homes is not keeping up with demand: in Mexico, the World Bank estimates that there is a shortfall of more than 2.2 million homes.⁸²

This trend is exacerbated by the lack of coherent urban planning policies and by the increasing difficulty of access to bank credit for households. The result is disorderly urban sprawl, shanty towns and increased gentrification. Young Latin Americans are also suffering from the withdrawal of some housing from the long-term rental market in major cities, in favour of short-term rental, which is often more profitable for landlords. It is in Latin America (particularly Brazil) that Airbnb has recorded the strongest growth in business since the COVID-19 pandemic. In Sao Paulo, the number of advertisements for property rental has doubled in three years.

Housing has become a financial investment for Latin American families. Against a backdrop of persistent inflation and economic insecurity, their homes are becoming both a place to live and a long-term investment.⁸³ To become homeowners, Latin American households spend an average of a third of their income and take on debt for more than 30 years, although these figures vary from city to city and from household to household.

An estimated one in four people lives in inadequate or unsuitable housing, among whom there is a large proportion of children and young adults.⁸⁴

Young people are particularly punished by their low and precarious incomes. The COVID-19 pandemic exacerbated this situation, as an estimated one in six workers under the age of 30 lost their jobs at this time.⁸⁵

This growing gap between income and property prices has major consequences for young people:

- They are increasingly forced to take up unofficial tenancies or sublets, which can be precarious, costly and even risky (with no available protections or insurance).
- Access to mortgages has become very difficult for young people, against a backdrop of high inflation and a lack of fixed or even formal income. When, despite these conditions, they still want to become homeowners, young people often have to resort to the principle of the "incremental house" (*casa incremental*), dedicating their savings to construct a house over several years, or even several decades.⁸⁶ These constructions can sometimes be carried out illegally (without permits) and pose problems in terms of safety and integration with telecommunications, water and electricity infrastructures.

- Some of the younger generations, including those from the middle and even upper classes, are giving up on home ownership. Instead, they prefer to spend, travel and move houses when their needs change. These lifestyles are more flexible, better adapted to their needs, and less linear, and can be marked by separations, job changes and constant mobility.

A later and more provisional departure from the parental home

Today, in the EU, the average age for leaving the parental home is 26, with significant differences between countries in the North (17.8 years in Sweden) and the South (almost 32 years in Croatia), which can also be explained by cultural reasons.

In Northern European countries, young people are culturally encouraged to leave the home (facilitated by specific public subsidies). Conversely, in Southern European countries, young people traditionally stay at home until they form a couple. As a result, a third of young people in Northern European countries live alone, compared with less than 5% in Southern European countries.⁸⁷

In all European countries, however, the age at which children leave the parental home is being delayed, as a result of longer periods of study and later entry into the labour market.

⁸⁰ <https://www.dw.com/es/la-gentrificaci%C3%B3n-avanza-en-ciudades-de-am%C3%A9rica-latina/a-67205546>

⁸¹ <https://www.infobae.com/america/america-latina/2023/07/11/por-que-siguen-en-alza-los-alquileres-de-viviendas-en-las-mayores-ciudades-de-america-latina/>

⁸² <https://blogs.worldbank.org/es/latinamerica/desafios-sector-de-la-vivienda>

⁸³ <https://www.dw.com/es/por-qu%C3%A9-los-j%C3%B3venes-de-am%C3%A9rica-latina-tardan-tanto-en-independizarse/a-67954368>

⁸⁴ <https://www.caf.com/es/conocimiento/visiones/2022/03/hacia-un-mejor-acceso-a-la-vivienda-en-america-latina-y-el-caribe/>

⁸⁵ <https://www.infobae.com/america/america-latina/2023/07/11/por-que-siguen-en-alza-los-alquileres-de-viviendas-en-las-mayores-ciudades-de-america-latina/>

⁸⁶ <https://elpais.com/america-futura/2022-10-03/una-generacion-sin-hogar-el-difcil-sueno-de-una-casa-propia-para-los-jovenes-latinoamericanos.html>

⁸⁷ <https://ec.europa.eu/eurostat/cache/infographs/womenmen/bloc-1b.html>

Population by age and current educational, work and household situation

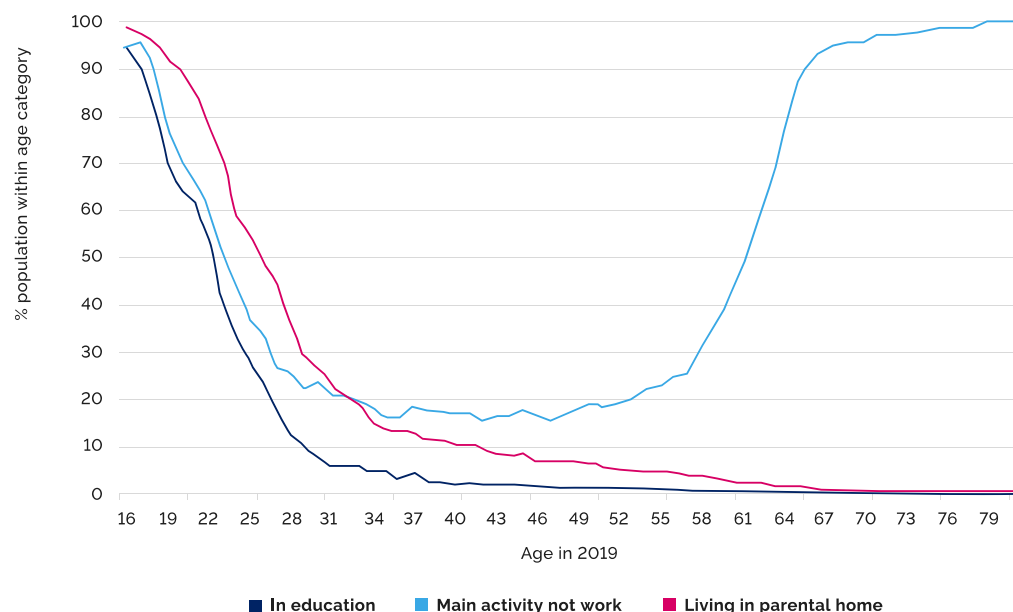


Figure 16: Population by age and current educational, work and household situation

Most young people complete their studies around the age of 22, with variations from country to country (19 in Romania, 25 in Denmark).

By the age of 29, half of young Europeans have a job and are no longer living with their parents. But other configurations are possible, such as working while still living in the parental home.

Young Europeans live in a variety of situations in terms of work, study and housing

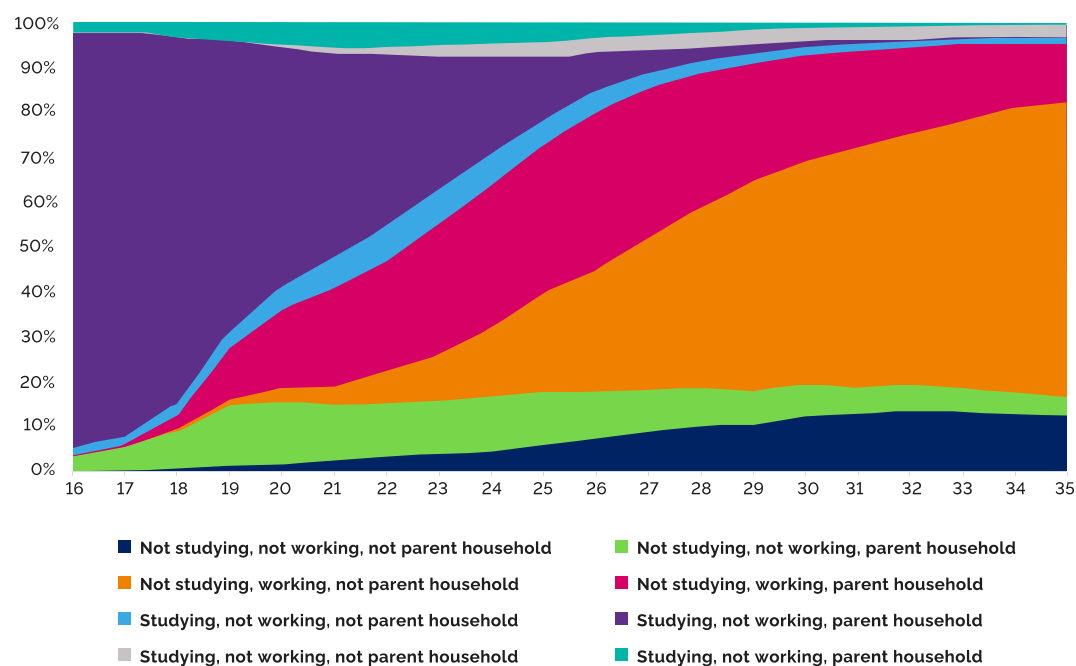


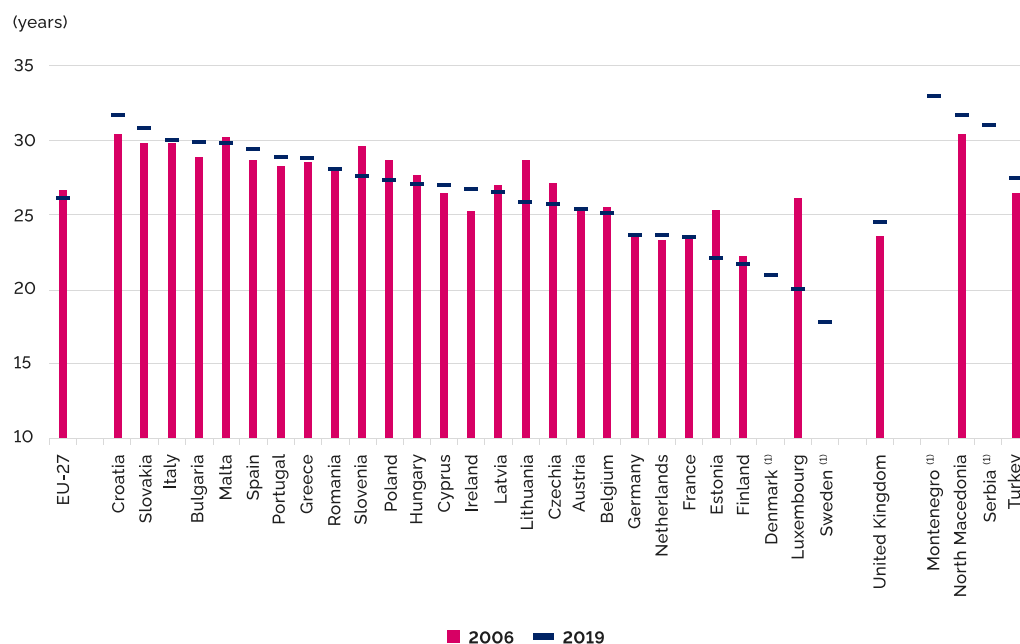
Figure 17: Young Europeans live in a variety of situations in terms of work, study and housing

Women leave home earlier than men

Departure from the parental home is not only taking place later in life, but is also less definitive: difficulties in entering the labour market and the risk of life instabilities (unemployment, break-ups, etc.) are leading a growing proportion of the "boomerang generation" to return to live with their parents, at least temporarily. However, it is proving difficult to measure this phenomenon precisely in statistics.

According to certain data, almost half of young British and American adults return to live with their parents.⁸⁸ A study carried out in the United States indicates that this return to the parental home is correlated with an increased risk of not marrying, not having children and not working. For parents, the risks include having to work after the age of 65, as well as increasing their debt, either to cope with excess expenditure or to pay off their child's expenses.⁸⁹

Estimated average number of young people leaving the parental household



(1) 2006: non-available

Figure 18: Estimated average number of young people leaving the parental household

Source: https://www.euractiv.com/section/politics/short_news/boomerang-youth-head-home-as-housing-crisis-bites/

Emerging trends

Declining fertility among young people and the rise of the "no child" movement

In European countries, the fertility rate for women has fallen steadily, averaging 1.5 children per woman. It is now lower

everywhere than the threshold required for the renewal of generations:⁹⁰ 2.05 children.

⁸⁸ <https://www.radiofrance.fr/franceinter/podcasts/zoom-zoom-zen/zoom-zoom-zen-du-lundi-08-avril-2024-9298520>

⁸⁹ <https://link.springer.com/article/10.1007/s11150-024-09707-8>

⁹⁰ <https://www.touteleurope.eu/societe/le-nombre-d-enfants-par-femme-dans-les-pays-de-l-union-europeenne/>

Fertility rate by country, 2022

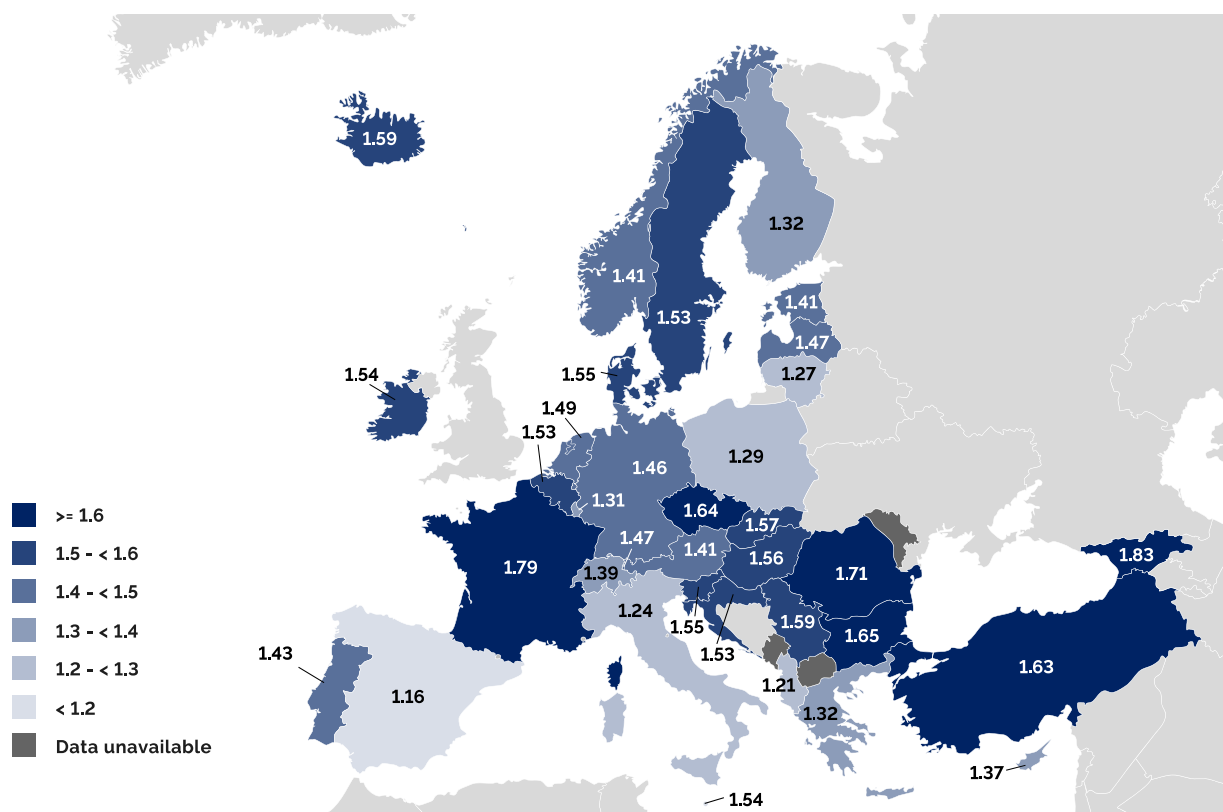


Figure 19: Fertility rate by country, 2022

Source: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Fertility_statistics#:-text=update%3A%20March%202025-.Highlights,Malta%20to%201.79%20in%20France

A number of factors explain this gradual fall in the fertility rate, including the rise in women's education, the growing importance they attribute to their careers, access to contraception, the right to voluntary termination of pregnancy (abortion), the declining influence of religion on family choices, and the medical issues regarding fertility.

Over the last ten years or so, demographers have been examining the possibility that a growing proportion of the younger generation may choose not to have children at all. There could be a number of reasons for this decision, including a choice to give priority to their personal and professional development, and concerns about the climate and the environment.

According to a survey carried out in Finland, women born at the beginning of the 1990s stated that, at the age of 25, they wanted

on average only 2.5 children, compared with 3 for women of previous generations at the same age.⁹¹ A quarter of young people (women and men) born between the mid-1980s and mid-1990s said they did not want any children at all, five times more than previous generations.

It is difficult to estimate the impact of these intentions. Only time will tell whether these attitudes are more the result of an age effect (temporary difficulty in projecting themselves into the long term and postponing plans to have children, without giving up on this prospect altogether) than a genuine generation effect. In any case, these aspirations could push back the age at which young women have their first child even further, which would inevitably reduce the total number of children they will have in the course of their lives.

91

https://www.demogr.mpg.de/en/news_events_6123/news_press_releases_4630/news/more_people_want_to_remain_childless_12544

| The desire to have children according to birth cohort

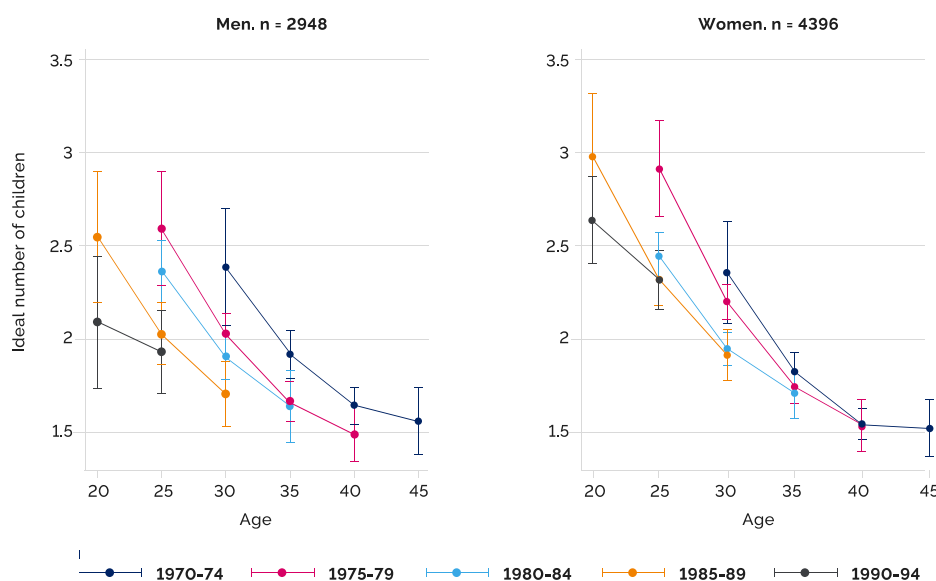


Figure 20: The desire to have children according to birth cohort

In France, according to an Ifop survey, a third of women who are childless but of child-rearing age reported they do not want children.⁹² Women over the age of 35 are over-represented among the respondents, as are those who identify themselves as environmentalists and feminists and who have comfortable incomes. Five reasons are put forward to justify this choice:

- Having a child is not essential for personal fulfilment.
- The desire to remain free and without parental responsibilities.
- The risks that the climate poses for future generations (fires, drought, pollution, etc.).
- Dangers linked to political and social developments in France and/or the world (wars, terrorist attacks, insecurity, etc.).
- The risks of overpopulation, with the planet's population already too high.

Other studies highlight the link between environmental concerns and giving up on childbirth⁹³ This trend has given rise

to the "GINK" phenomenon, which stands for "Green inclinations, no kids". Originating in the United States, this movement, gradually spreading to Europe, highlights the ecological impact of new human life in a developed country (with current lifestyles).

On TikTok, messages advocating the choice not to have children are generating tens of millions of videos (*#childfree*).⁹⁴ But this trend will not necessarily be reflected in the practices of young people; not wanting children at the age of 20 does not mean that young people will not want them later, upon acquiring sufficient stability (housing, income, in their relationships, etc.) to start to see themselves as future parents.

At present, the total fertility rate in France is close to two children per woman for those born in the 1970s (the most recent data available), proof that, even if women have children later, they continue to have them. However, the number of children per woman is tending to fall over the generations, and this decline could accelerate if the younger generations encounter more and more obstacles to starting a family, such as lower aspirations to have children and unresolved difficulties (medical and financial, for example).⁹⁵

⁹² https://www.ifop.com/wp-content/uploads/2022/10/Ifop_ELLE-enfant.pdf

⁹³ <https://www.theguardian.com/environment/2023/nov/09/more-people-not-having-children-due-to-climate-breakdown-fears-finds-research>

⁹⁴ <https://www.tiktok.com/tag/childfree?lang-fr>

⁹⁵ <https://www.insee.fr/fr/statistiques/5391774>

Final number of children by generation

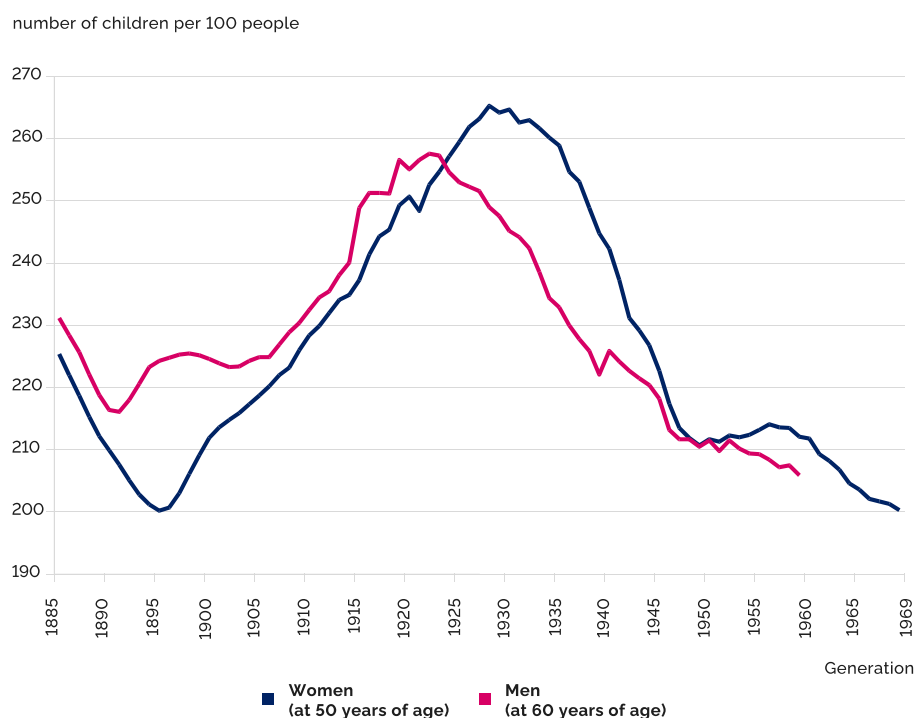


Figure 21: Final progeny by generation

Source: <https://www.insee.fr/fr/statistiques/5391774>

Focus: less sex, but more sexually transmitted infections (STIs)

A recent study by Ifop⁹⁶ corroborated a trend that has been observed for several years: young French people are having less sex than older cohorts. In 2024, 28% of 18-24-year-olds surveyed said they had not had sexual intercourse in the past year, compared with 5% 20 years ago. The proportion of young women who consider sex to be important has fallen from 84% to 71%. Nearly six in ten say they could have a platonic relationship, twice as many as 20 years ago.

This trend, dubbed the "sex recession", appears to be the result of a combination of factors. The first is the emancipation of young women from conjugal obligations. In 1981, nearly eight out of ten women said they had sex without desiring it, compared with half today. More open discussion on the subject of consent, including within couples, has given rise to a new generation that is freer and more aware of important issues.

Sex no longer seems to be an essential component of a couple's satisfaction or of personal fulfilment. Screen time seems to be competing more and more with time devoted to a couple's intimacy. Among cohabiting couples under the age of 35, 57% of men and 43% of women said they had already avoided sexual intercourse in favour of some form of digital entertainment (TV series, social networking, video games).

The COVID-19 crisis has had a lasting impact on young people's social lives, and it is possible that this has led some young people to experience difficulties, at a crucial time in their lives, in meeting partners and developing their sex lives. This trend can also be observed in other countries, although few studies have been carried out.

Paradoxically, this decline in the frequency of sexual intercourse goes hand in hand with a resurgence in the prevalence of sexually transmitted infections (STIs) in Europe. The number of cases, in decline until 2018, is now on the rise again. Cases of chlamydia have increased by a third since 2018 among 15-24-year-olds, accounting for almost 60% of recorded cases. Similarly, 60% of 20-34-year-olds are victims of gonococcal infections, the prevalence of which has doubled in ten years.

These infections can be treated well when there is proper care, but can otherwise lead to serious complications. These trends are occurring at differing rates worldwide⁹⁷

⁹⁶ https://www.ifop.com/wp-content/uploads/2024/02/Analyse_FK_IFOP_LELO_2024.02.01-1.pdf

⁹⁷ <https://www.bbc.com/afrique/monde-66157982>

| Change in the number of STI cases in Europe

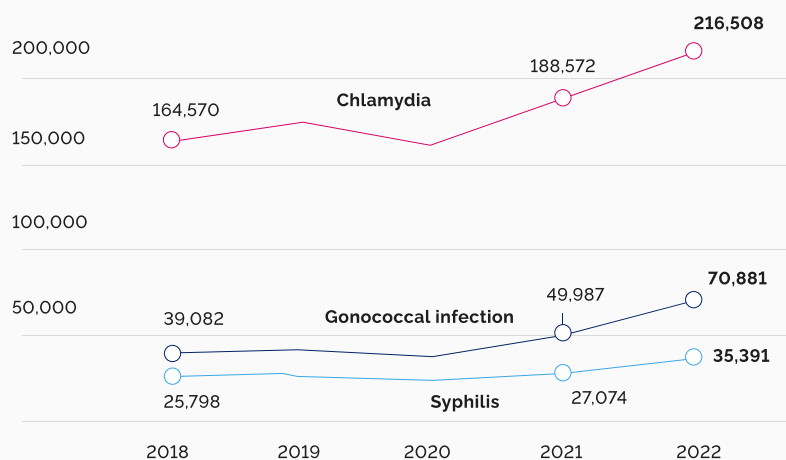


Figure 22: Change in the number of STI cases in Europe

Future trends

Although family life remains a priority for young people, the stages they need to pass through in order to start their own families are occurring later and later in life, including such milestones as forming a couple, living together, getting a stable job, buying a property and having their first child. As a result,

young people may remain dependent on the support (particularly financial) of their families long after they have come of age, and sometimes even beyond the age of 30. These situations are leading to financial and psychological instability for a large proportion of young people.

Possibilities for radical change

What if, by 2040-2050, almost a third of young women have no children (by choice or by necessity)?

Today, around 20% of women in each generation do not have children, either by choice or by necessity.

And what if, by 2040-2050, young people's personal instability becomes more entrenched and more damaging?

Over the next 20 years, a growing proportion of young adults may experience bouts of instability or even precarity in their personal lives. By choice or by constraint, they may encounter

obstacles in accessing housing that meets their needs, or in forming a stable couple. In turn, they might face a series of challenges resulting in greater social, professional and financial instability.

What if, by 2040-2050, young couples become truly egalitarian?

In the future, the division of labour between women and men in young couples could improve, leading to a better balance between private and professional life (and even an increased desire to have children for some young women).

Education, training, and work

Major trends

Young people are increasingly highly qualified

Every country in Europe has seen a rise in education levels over recent decades, partly because of an increase in the length of compulsory education. Some countries, including Finland and France, have increased the compulsory education and training age to 18.⁹⁸ Others, such as Belgium, Romania and Slovakia have recently lowered the age at which children start school from 6 years to 5, thus adding a crucial year of preschool education.

In 2019, only 13% of 25-34-year-olds in France had no qualifications or only a *brevet des collèges*, compared to 31% of 55-64-year-olds. 25-34-year-olds are much more likely to have completed secondary school (attaining the *baccalauréat*) or have a higher education qualification than 55-64-year-olds, with the number of school finishers almost doubling between the two generations to 70%.⁹⁹

In 2021, half of 25-34-year-olds had some level of higher education, double the number from 30 years ago.¹⁰⁰ Currently, in 14 OECD countries, at least half of 25-34-year-olds have a higher education qualification.¹⁰¹ Within this group, 57% are women.¹⁰²

This general rise in education levels is clearly influenced by social background. Nearly a quarter of those in France with doctoral degrees have fathers who are executives, or work in higher education or in intermediate professional roles, compared to only 5% whose fathers are manual workers or have lower-ranked administrative jobs.¹⁰³

As a result, higher education plays an increasingly decisive role in social and economic dynamics, which favour highly qualified individuals.¹⁰⁴ In 2018, almost all secondary-school students whose mothers had obtained a higher education qualification completed the *baccalauréat*, compared to 60% of students whose mothers did not have a degree.

A gradual deterioration in student skills

The general level of student attainment has fallen over the last 40 years, with the trend increasing in recent years. In 2022, the Programme for International Student Assessment (PISA) recorded an "unprecedented drop in performance" among OECD countries. Compared to their 2018 report, average performance fell by 10 points for reading and 15 points for mathematics.

An OECD study found that the drop in mathematics abilities is particularly sharp in Germany, Iceland, the Netherlands, Norway and Poland, which have all seen a fall of 25% or more.

French schools perform at a mediocre level, below France's economic place in OECD rankings and trending downward. This poor performance is caused by socio-economic inequalities which become more acute over the course of schooling in France, with an impact on the performance of the least privileged students.¹⁰⁵

⁹⁸ Education in Europe: Key figures 2022 4th edition.
<https://www.education.gouv.fr/education-europe-key-figures-2022-378422>

⁹⁹ <https://www.insee.fr/fr/statistiques/4797586?sommaire=4928952>

¹⁰⁰ <https://actu-ses.editions-hatier.fr/travailler-avec-lactu/en-35-ans-les-%C3%A9l%C3%A8ves-ont-gagn%C3%A9-deux-ann%C3%A9es-d%E2%80%99C3%A9tudes>

¹⁰¹ <https://www.oecd.org/fr/education/regards-sur-education/EAG2022-France-FR.pdf>, p. 3.

¹⁰² <https://www.oecd.org/newsroom/tertiary-education-rates-reach-record-high-with-more-efforts-needed-to-expand-vocational-education-and-training.htm>

¹⁰³ <https://www.insee.fr/fr/statistiques/4797586?sommaire=4928952>

¹⁰⁴ <https://www.oecd-ilibrary.org/sites/f14a1aa6-fr/index.html?itemId=/content/component/f14a1aa6-fr>

¹⁰⁵

https://www.oecd.org/pisa/publications/Countrynote_FRA_French.pdf f; <https://www.senat.fr/rap/r20-848/r20-8483.html#fnref21>

Change in performance in mathematics, reading comprehension and sciences in France since 2000

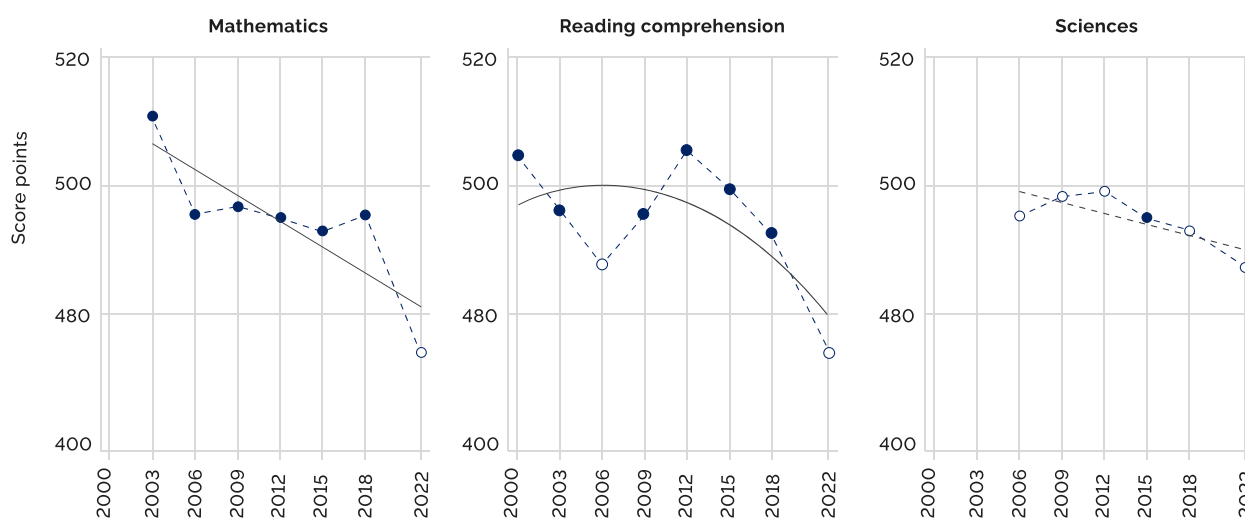


Figure 23: Change in performance in mathematics, reading comprehension and sciences in France since 2000

Source: La Grande Conversation, data source : PISA 2022

The drop in mathematics and science results was clear before 2018, but has been exacerbated by the consequences of the COVID-19 pandemic, particularly for socially disadvantaged groups. In low-income countries, 70% of 10-year-olds are unable to understand simple written texts, according to a report by multiple international institutions. Pre-pandemic, this figure already stood at 57%.¹⁰⁶

According to the Inter-American Development Bank, this problem is particularly serious in Latin America, which faces multiple challenges to education. A considerable number of students do not finish their education. Barely six in ten of those who begin secondary education complete it. Of those, only one will have the minimum abilities required to pursue higher

education or get a job.¹⁰⁷ Worse still, those who finish their schooling do not receive a high-quality education. Latin American countries stand at the bottom of international rankings, at least an entire school year behind their counterparts in Eastern Europe, Central Asia, the Middle East and North Africa.¹⁰⁸

Students themselves feel less capable and insufficiently prepared for the labour market. Barely half of young Europeans believe that their countries' education system has prepared them appropriately for their first job.¹⁰⁹ French, British and Spanish students are the most dissatisfied on this point. European employers feel the same way, with a third claiming that young workers do not have the skills they need.¹¹⁰

An increasingly long and difficult entry into the job market

It is becoming increasingly complicated to enter the job market. Between those aged 31-45 and those aged 61-75, the average

age for getting a first stable job has increased by an average of two years.¹¹¹

¹⁰⁶ <https://www.banquemonddiale.org/fr/news/press-release/2022/06/23/70-of-10-year-olds-now-in-learning-poverty-unable-to-read-and-understand-a-simple-text>

¹⁰⁷ <https://publications.iadb.org/publications/english/viewer/How-to-reboot-education-post-pandemic-Delivering-on-the-promise-of-a-better-future-for-youth.pdf>, p. 23.

¹⁰⁸ *Ibid.*

¹⁰⁹ <https://www.euractiv.com/section/middle-ground-politics/news/europeans-confident-about-their-future-jobs-but-not-their-education/>

¹¹⁰ <https://www.mckinsey.com/-/media/mckinsey/industries/public%20and%20social%20sector/our%20insights/converting%20education%20to%20employment%20in%20europe/education%20to%20employment%20getting%20europe%20youth%20into%20work%20full%20report.pdf>

¹¹¹ <https://www.esap.online/observatory/docs/172/employment-and-social-developments-in-europe--young-europeans-employment-and-social-challenges-ahead>

Age at first job has increased

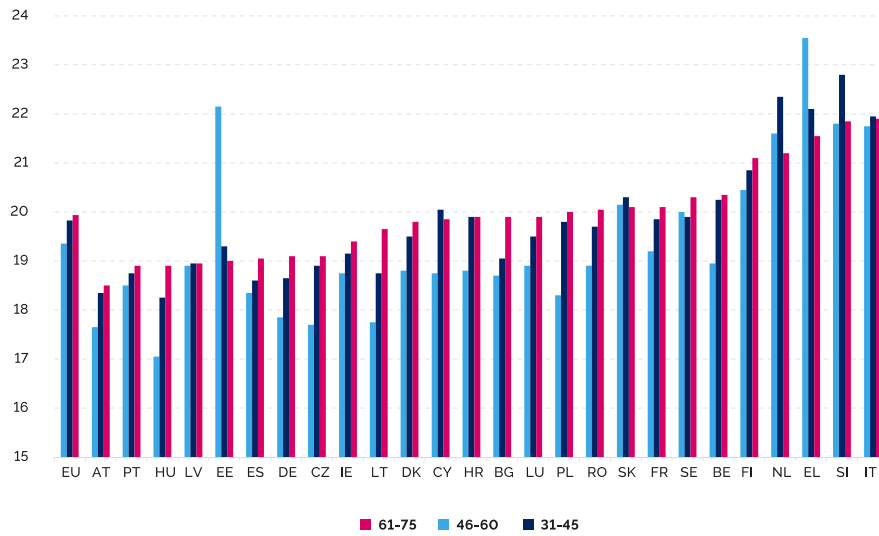


Figure 24: Age at first job has increased

Source: European Union report, "Employment and social developments in Europe 2022", p. 48

In Europe, the unemployment rate for under-25s has tripled since 1975, from around 5% in the 1970s to 14.5% in 2024.¹¹² It is three times higher than the rate for older workers.¹¹³ The figure varies widely from country to country. It is higher in southern nations (almost 30% in Spain and Greece) than in France, where the figure is only 6%.

In France, 17% of the working population between the ages of 15 and 24 are unemployed, compared to 11% of 25-29-year-olds¹¹⁴ Those under 30 make up almost 40% of the unemployed. It is only above the age of 30 that the unemployment rate falls sharply.¹¹⁵

Unemployment rate for under-25s in Europe

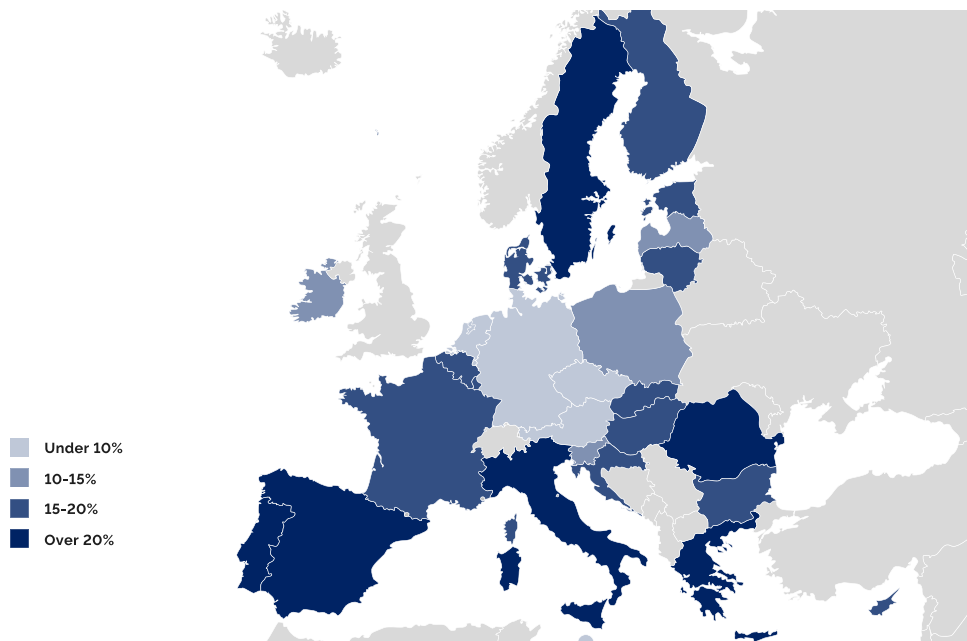


Figure 25: Unemployment rate for under-25s in Europe

Source for figure: Toute l'Europe, data source: Eurostat

¹¹² <https://www.touteleurope.eu/economie-et-social/le-taux-de-chomage-des-jeunes-en-europe/>

¹¹³ <https://data.oecd.org/unemp/unemployment-rate-by-age-group.htm>

¹¹⁴ https://www.insee.fr/fr/statistiques/2489498#figure1_radio4

¹¹⁵ <https://fr.statista.com/statistiques/474246/chomage-des-jeunes-en-france/>

This longer process of integration into the job market reflects increased instability in youth employment. Currently, a third of 15-24-year-olds in the EU work part-time, compared to 15% of 25-54-year-olds and 20% of 55-64-year-olds.¹¹⁶ This is partly because one in five young people hold jobs while studying.¹¹⁷

In the EU, under-30s who are on the job market and are not studying represent a quarter of short-term contract workers (compared to 40% in Portugal, Spain and Italy). According to a study by Deloitte, a third of self-employed workers under 35 would prefer to have a salaried position, and a quarter of young people in part-time positions would like to work full-time, which confirms that workers often find themselves in these situations against their will.¹¹⁸

In France, more than one in two young workers has an unstable job, compared to one in five in the 1980s.¹¹⁹ This rate is three times higher than the average for workers as a whole, which was around 15% in 2021. Indeed, unstable positions such as internships, apprenticeships and fixed-term contracts are the primary way young people enter the job market. Repeated fixed-term contracts for the same job are becoming more common, and mobility between sectors is on the rise.¹²⁰ In 2021, one to four years after completing their initial training, only two-thirds of young people in France were on permanent contracts.

Studies show that job insecurity at the start of a career increases the risk that a person's situation will remain unstable in the future, or that they will experience more frequent episodes of long-term unemployment.¹²¹

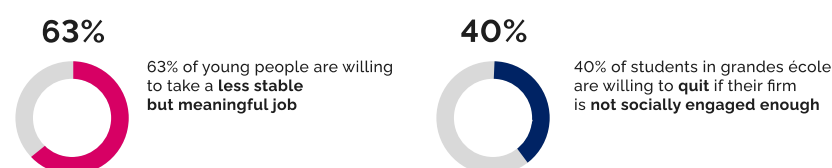
Emerging trends

Expectations about work are increasing and diversifying

Surveys about workers' relationships to their jobs suggest that 18-35-year-olds resemble older generations in this respect. They attach just as much importance to certain factors, such as salary. But they may also have higher expectations in terms of

autonomy, meaningfulness and work-life balance. Despite what is sometimes suggested, there is some continuity between older and younger generations in their expectations about work, even if younger people are more insistent about these requirements.¹²²

Young people are willing to take risks



Negative views on the commitments of large firms

Perception among students of grandes écoles of the social and environmental commitments of civic actors, in %

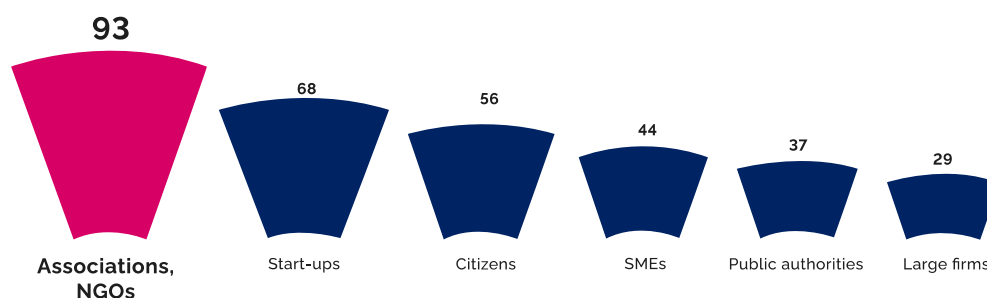


Figure 26: Young people are willing to take risks

Figure source: Le Monde, data source: IPSOS 2021 p. 37, more recent source: IPSOS 2023, p. 21

¹¹⁶ https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Part-time_and_full-time_employment_-_statistics#Developments_for_part-time_workers

¹¹⁷ https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Being_young_in_Europe_today_-_labour_market_-_access_and_participation&oldid=575091

¹¹⁸

<https://www2.deloitte.com/content/dam/Deloitte/ce/Documents/about-deloitte/voice-of-the-workforce-in-europe.pdf>

¹¹⁹ <https://www.telerama.fr/debats-reportages/egoistes-et-paresseux-les-18-30-ans-l-autrice-de-sois-jeune-et-tais-toi-demolir-les-cliches-anti-jeunes-7014686.php>

¹²⁰ <https://www.insee.fr/fr/statistiques/7456939?sommaire=7456956>; https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Unemployment_statistics#Youth_unemployment

¹²¹ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC10621895/>

¹²² "Un portrait positif des jeunes au travail: au-delà des mythes", <https://tnova.fr/economie-social/entreprises-travail-emploi/un-portrait-positif-des-jeunes-au-travail-au-dela-des-mythes/>

At the European level, a good salary remains the most important criterion for young people.¹²³ They are also more interested than older generations in having a meaningful job,

with clear responsibilities and high-quality management.¹²⁴ Nearly a quarter feel that their work is devoid of meaning and, as a result, feel neither motivated nor fully effective in their jobs.

Young survey respondents are more likely to agree with negative statements about their work

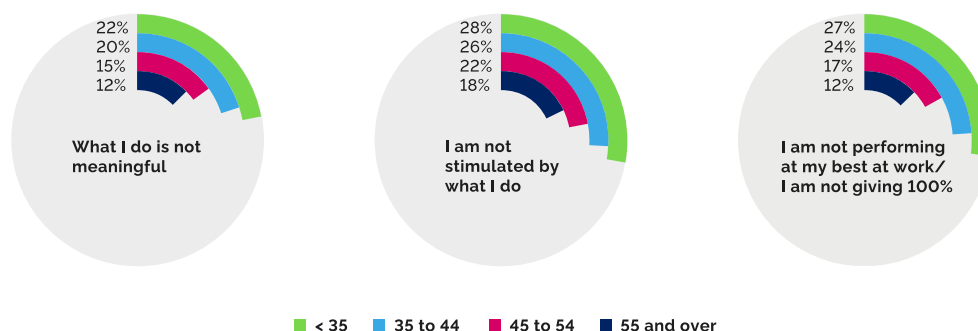


Figure 27: Young survey respondents are more likely to agree with negative statements about their work

Source: Deloitte, p. 8

Worldwide, almost half of young people say they feel stressed at work most of the time, mainly because of workload and the difficulty of balancing their work and private life.¹²⁵ Other factors of concern include their short-, medium- and long-term financial situation.

At the same time, a number of studies have highlighted two demands about work and businesses which younger workers are more insistent about.

Demand one: Social and ecological values

Across Europe, 76% of 20-29-year-olds say that the climate impact of employers is an important criterion in their job search, and a quarter even consider it a priority.¹²⁶

In France, one young person in two reports they would leave their job if their company did not take environmental issues sufficiently into account.¹²⁷ In 2023, "having the opportunity to

influence issues that matter to you through your work" was considered important to 28% of workers under 31, compared to 14% of over-31s.¹²⁸ It is not the case, however, that young people are at the forefront of social and ecological commitment: only 4% want to work for a socially responsible company.¹²⁹ As a result, their ecological concerns are no greater than those of older generations.¹³⁰

Demand two: The freedom to work remotely

In France, over 70% of 15-30-year-olds state that they want to work remotely, including 76% of young women,¹³¹ underscoring a desire for greater harmony between their professional and personal lives.

At the same time, two thirds of 25-30-year-olds would like professional stability, with a preference for fixed working hours.¹³² These data illustrate the changing career expectations of young people, who feel a strong desire for both flexibility and stability.¹³³

¹²³ <https://www.ipsos.com/en/less-half-young-europeans-consider-themselves-well-prepared-enter-job-market>

¹²⁴ <https://www2.deloitte.com/ce/en/pages/human-capital/articles/voice-of-workforce-europe-survey.html>

¹²⁵

<https://www2.deloitte.com/content/dam/Deloitte/mt/Documents/about-deloitte/deloitte-2023-genz-millennial-survey-mental-health.pdf>

¹²⁶ <https://www.eib.org/en/press/all/2023-112-76-of-young-europeans-say-the-climate-impact-of-prospective-employers-is-an-important-factor-when-job-hunting>

¹²⁷ "Les jeunes et la prise en compte des enjeux écologiques dans les études et le monde du travail", July 2023, https://pour-un-reveil-ecologique.org/documents/79/Rapport_Toluna_Harris_-_Jeunes_et_enjeux_%C3%A9cologiques_Pour_un_r%C3%A9veil_%C3%A9cologique.pdf

¹²⁸ https://injep.fr/wp-content/uploads/2023/11/rapport-2023-11-Baro_jeunes_2023_travail.pdf, p. 8; <https://corporate.apec.fr/files/live/sites/corporate/files/Nos%20%C3%A9tudes/pdf/barometre-2023-de-linsertion-des-jeunes-diplomees#:~:text=57%20%25%20des%20Bac%20%2B3%2F,%2C%20seuls%20%25%20sont%20cadres&text=12%20mois%20apr%C3%A8s>

[%20l'obtention%20de%20leur%20dipl%C3%B4me%2C%2088%20%25,d%C3%A9but%202023%20occupent%20un%20emploi](#), p. 5.

¹²⁹ As shown by career choices of students from grandes écoles.

https://www.lemonde.fr/idees/article/2022/06/10/tristan-dupas-amory-grande-demission-ou-grande-retention_6129709_3232.html

¹³⁰ <https://www.futuribles.com/les-jeunes-des-travailleurs-comme-les-autres/>

¹³¹ https://www.lemonde.fr/economie/article/2022/01/23/quete-de-sens-immEDIATE-mobilite-accrue-le-rapport-des-jeunes-au-travail-une-revolution-silencieuse_6110648_3234.html

¹³² This survey has been commissioned by INJEP since 2016, and conducted annually by the Centre de recherche pour l'étude et l'observation des conditions de vie (CREDOC). Around 4,500 young people aged 15 to 30 and around 1,000 people aged 31 and over, living in France, were interviewed online between April and May 2023. The relatively large sample size offers a deeper understanding of the subject, and makes it possible to compare the views of young people as a whole with those of older generations.

¹³³ https://injep.fr/wp-content/uploads/2023/11/rapport-2023-11-Baro_jeunes_2023_travail.pdf, p. 8.

Main criteria for job selection, by age (in %)

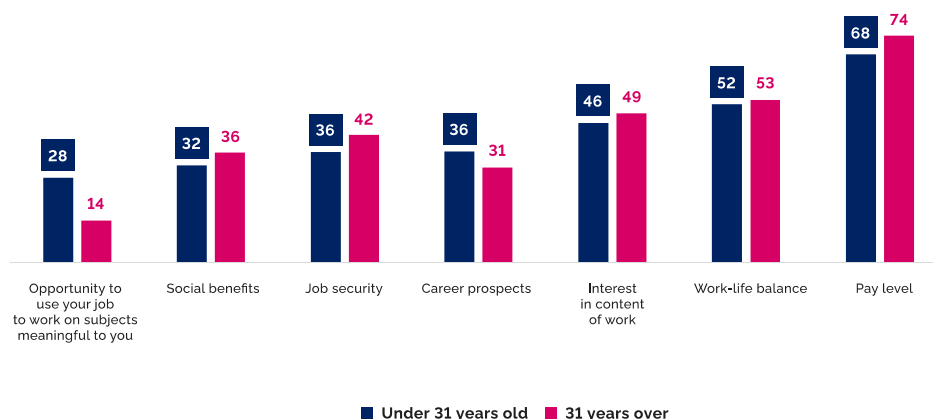


Figure 28: Main criteria for job selection by age (in %)
Source: INJEP-CREDOC, p. 6

Young people and work in OECD countries

Every two years, the OECD asks people in 27 member countries about their concerns and policy preferences in the "Risks that Matter" survey¹³⁴. The most recent of these revealed that 29% of 18-29-year-olds think it is likely or very likely they will lose their job or self-employed income within the year, a slightly higher proportion than those aged 30-64 (25%)¹³⁵. Worries about job losses are highest among young people in Greece (51%) and Turkey (45%), and lowest in Austria (16%) and Belgium (18%). France is also at the bottom of the ranking, with 22% of young people believing they will lose their job in the next 12 months.

Three out of ten young people in OECD countries are worried about their jobs

Percentage of people who think it is likely or very likely that they will lose their job or self-employment income in the next twelve months, by age group, 2022

Three in ten young people in OECD countries are worried about their work

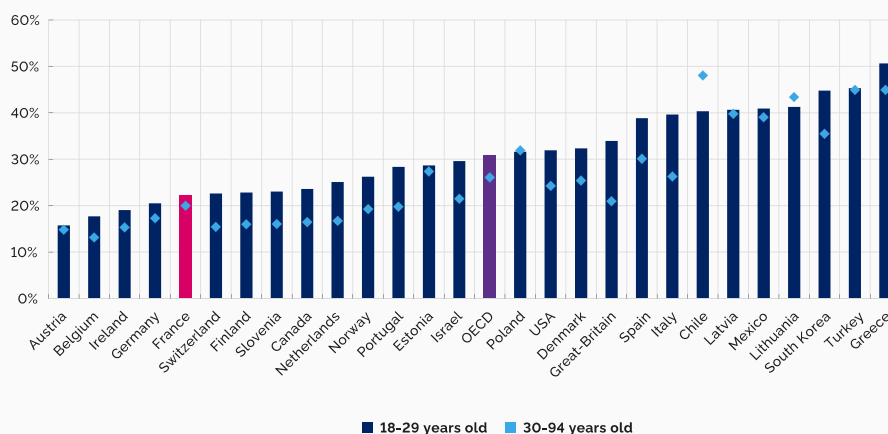


Figure 29: Three out of ten young people in OECD countries are worried about their jobs (Source of chart unknown)

Note: Question: "How likely is it that you will lose your job or self-employment income in the next 12 months?" Possible answers: very unlikely, unlikely, likely, very likely, undecided. Percentages represent the proportion of respondents who chose "likely" or "very likely".

Source: OECD Secretariat estimates, based on the OECD "Risks that Matter" 2022 survey, <http://oe.cd/RTM>

¹³⁴ <https://www.oecd.org/social/risks-that-matter.htm>

¹³⁵ OECD, *Risks that Matter for Young people: Young People's Concerns, Perceived Vulnerabilities and Policy Preferences*, OECD Publishing, Paris (forthcoming in September 2024).

Youth unemployment rates are generally higher than those of older cohorts, as young people have less work experience and a more limited professional network to draw on when looking for a job. Economic downturns such as the global financial crisis in 2009 and the COVID-19 pandemic in 2020 often have a significant impact on young people's ability to find or keep a job¹³⁶. Young people are often the first to lose their jobs, as they are more likely to have temporary contracts and fewer company-specific skills. In 2023, average youth unemployment was 8.7% in OECD countries and 11.2% in the 27 EU Member States. For the total population (aged 15-64), the rate was 5.0% in OECD countries and 6.1% in the EU. Youth unemployment is particularly high in Spain and Greece, affecting more than one in five young people aged 15 to 29, compared with 13.6% in France and 4.8% in Germany¹³⁷.

Young people are cautiously optimistic about the future of work and new technologies. 62% think it is likely or very likely that technology will make it easier to align their jobs and working hours with their personal lives. While 56% of young people hope that technology will make their jobs less boring and stressful, 36% worry that their positions will be replaced by robots, software, algorithms or AI. Young people are also more open to the idea of changing jobs or moving for a better job: 41% agree or strongly agree that they would move for a better job, compared to 33% in older cohorts.

As a final observation, three-quarters of young people would like the government to provide more support to guarantee their socio-economic well-being. Demand for better services is highest in Portugal (94% of young people), Spain (84%) and the UK (78%), and lowest in Norway, Denmark and France (57-59%). Among young people in the OECD's "Risks that Matter" survey, 66% believe that the government should invest more in university education and vocational training, and 37% are in favour of introducing (or increasing) taxes on technology companies and/or robots. These figures are slightly higher in France, standing at 72% and 44% respectively.

Veerle Miranda, Senior Economist at the OECD's Directorate for Employment, Labour and Social Affairs.

Young people are increasingly interested in entrepreneurship

Multiple surveys have shown that young people increasingly aspire to become entrepreneurs. According to a survey conducted by Ernst & Young in 17 countries, two-thirds of under-25s surveyed would like to have their own business within 10 years.¹³⁸

Around half of 18-34-year-olds say they want to start their own business, compared to one in four people in France as a whole,¹³⁹ and many are taking the plunge.

Among under-30s, nearly six in ten have already set up a business or are considering doing so, a figure that has risen 7% since 2021.¹⁴⁰ And this appetite for entrepreneurship is not tempered by the obstacles to such projects, such as the need for training and funding: 70% of French people disagree that "creating a business is too risky" before the age of 25.¹⁴¹ Compared to older generations, 18-30-year-olds in France are twice as involved in entrepreneurship.

Across Europe, almost one in two people under the age of 30 would consider setting up their own business. Despite this enthusiasm for self-employment, relatively few of the young people surveyed do in fact work for themselves: only 7% of 20-29-year-olds in the EU were self-employed in 2022.

There are several factors that explain the gap between aspiration and reality. Young people are at the start of their careers, meaning they rarely have the necessary capital and may have difficulty qualifying for bank loans.

In the EU, 73% of 15-30-year-olds in 2022 said they did not have sufficient financial resources to be self-employed, or that the financial risks were too great. Furthermore, underdeveloped professional networks and a lack of entrepreneurial skills are major obstacles to successfully starting a business.¹⁴²

¹³⁶ OECD, *What have countries done to support young people in the COVID-19 crisis? OECD Policy Responses to Coronavirus (COVID-19)*, OECD Publishing, Paris, <http://oe.cd/covid-youth-support>.

¹³⁷ <https://www.oecd.org/employment/emp/employmentdatabase-unemployment.htm>

¹³⁸ https://www.ey.com/en_au/corporate-responsibility/how-business-and-education-can-help-gen-z-reframe-the-future

¹³⁹ According to an Opinionway survey. <https://www.lesechos.fr/economie-france/conjoncture/creation-dentreprise-un-francais-sur-quatre-a-envie-de-se-lancer-1920432>

¹⁴⁰ "Un tiers des Français sont engagés dans une dynamique entrepreneuriale", <https://www.maddyness.com/2023/11/16/un-tiers-des-francais-sont-engages-dans-une-dynamique-entrepreneuriale/>

¹⁴¹ <https://www.opinion-way.com/wp-content/uploads/2025/01/Opinionway-pour-Go-Entrepreneurs-La-creation-dentreprise-en-2023-Mars-2023.pdf>, p. 58.

¹⁴² The Missing Entrepreneurs 2023: Policies for inclusive entrepreneurship and self-employment. <https://www.oecd.org/cfe/Policy%20highlights%20Missing%20Entrepreneurs%202023%20FIN.pdf>, p. 9.

Young people's dream jobs

Despite the boom in new technologies and the growing impact of social networks, these sectors do not dominate the career aspirations of young people in OECD countries. The goals of 15-year-olds in 2018 are not very different from those of teenagers of the same age 20 years earlier, except for girls, who have benefited from advances in women's rights.¹⁴³

In 2000, teenage girls most aspired to be doctors and teachers, as well as journalists, secretaries, and hairdressers – professions typically dominated by women. The same professions still occupied the top spots in 2018, but new ones also made the list: designer, police officer and architect. On the other hand, while no new trades have appeared in the rankings for boys, the order of preference has changed. In 2018, as in 2000, teenagers dreamed of becoming engineers, managers and doctors.¹⁴⁴

Because of the sheer diversity of young people's lives, there are variations in the type of job teenagers aspire to, both within and between OECD countries.¹⁴⁵ American teenagers aged 13 to 17 aspire to become professional athletes or doctors,¹⁴⁶ while emerging digital media professions – such as influencer or YouTuber – are increasingly popular in Latin America. British teenagers are also dreaming of new professions, with an increasing number hoping to work for a Big Tech company¹⁴⁷ or in aerospace.

At the same time, annual studies by Universum have highlighted a growing enthusiasm among engineering students for the aerospace and space sectors, as well as for emerging technology. In Italy, Brazil and France, for example, these students were highly interested in Big Tech companies such as Google, Apple and Microsoft, and in national aerospace companies. There are country-to-country variations: young Italian engineers are particularly drawn to the automotive industry,¹⁴⁸ a key sector in their own country, while those in Brazil are more attracted by state-owned companies, the public sector and large local companies, such as those in real estate and brewing.¹⁴⁹

Latin American students share this interest in the public sector, with state-owned companies and governments consistently ranking among the top ten most popular employers. By contrast, Italian and French engineers approaching the end of their Master's courses prefer the automotive and luxury sectors respectively – both of them emblematic sectors of their national economies.

The appeal of different sectors also varies according to level of education. Graduates from top engineering and business schools in France aspire to careers in aerospace, strategic management, consulting and banking, while those from shorter training courses incline towards the automotive and e-commerce sectors, while also showing an interest in aerospace.

While children and teenagers might dream of careers in particular professions, most will have different careers when they reach adulthood. Despite changing aspirations, and despite different sectors coming into fashion, people's career paths often differ in reality from their initial ambitions. Aspirations evolve over time, driven by the need for easier-to-access, higher-paying jobs, and by professional setbacks.¹⁵⁰

Today, if French people aged 16 to 25 had to choose between professions with equivalent salary levels, they would prefer sports-related professions (e.g. coaching), rather than banking, medicine or aeronautics, which are among the most attractive for young Masters graduates.¹⁵¹

¹⁴³ OECD, PISA Survey: 2018 Results, OECD.

¹⁴⁴ <https://www.letudiant.fr/metiers/les-metiers-qui-font-rever-filles-et-garcons-ont-peu-change-en-20-ans.html>

¹⁴⁵¹⁴⁵ <https://www.statista.com/chart/31014/most-popular-future-jobs-with-united-states-teenagers/>

¹⁴⁶ <https://www.remitly.com/gb/en/landing/dream-jobs-around-the-world>

¹⁴⁷ The "Big Tech" companies notably include Facebook (now Meta), Apple, Amazon, Microsoft and Google (now Alphabet).

¹⁴⁸ https://universumglobal.com/rankings/italy/engineering-it-natural_sciences/students/

¹⁴⁹ <https://universumglobal.com/rankings/brazil/engineering/students/>

¹⁵⁰ https://etudiant.lefigaro.fr/article/medecin-veterinaire-ecrivain-le-classement-des-metiers-qui-font-rever-les-enfants_2459e922-9fef-11ea-88c1-6da47cdd5a03/

¹⁵¹ <https://www.vie-publique.fr/en-bref/293823-metiers-du-sport-lengouement-des-jeunes-pour-le-secteur-sportif>

The example of Jean-François Clervoy, astronaut and founder of Air Zero G

"We often talk about space as a realm of adventure, because it lies at the new frontier of an unknown world full of mysteries.

Space is an extreme environment in terms of pressure and temperature, and a hostile one, with high risks of radiation and collisions. If you have a taste for adventure, you won't be able to resist designing manned and unmanned machines to explore space and the resources it offers. You'll become **an aerospace engineer, a technical discipline** in which you invent ever more efficient satellites to serve humanity, space stations and bases to make the human species multi-planetary in the very long term, and rockets to launch these vessels into space.

Space is a vast environment, perhaps even infinite, and we only understand a tiny fragment of its history and composition. If you're curious and eager to explore and to make great discoveries, you'll be drawn to studying space, using ever more complex and powerful instruments and telescopes. You'll become a **researcher in astrophysics, a scientific discipline** that enables you to unlock the secrets of our origins and perhaps even provide the beginnings of an answer to the fascinating question of whether extra-terrestrial life exists.

These two disciplines are mutually complementary. They use the best minds to seek out new discoveries, knowledge, and therefore wisdom, with values that reach across all cultures. By offering a privileged viewpoint, these fields help us better understand how the Earth, our own natural spaceship, works. At the same time, they help humanity realise one of its greatest dreams: to learn to live beyond our planet and truly "inhabit" space.

Captain Kirk used to say that the mission of the Starship Enterprise was to explore strange new worlds, to seek out new forms of life, and to boldly go where no one had gone before. I have no doubt that the younger generations will show the same audacity in moving humanity forward.

The example of Augustin de la Brosse, an unexpected career path: AI-based insect research after business school

From business school to scientific research

"Is it impossible to do research on insects, using artificial intelligence and drones, after business school? Apparently not. After completing a Master's degree in management two years ago, I started a PhD at the CNRS in the same subject in April 2024. In the meantime, my school's connections gave me the opportunity to study data science."

Balancing impact and fulfilment

"I've had a lot of questions throughout my career. I'm committed to ecological and social change, and more recently to transforming agriculture, so I asked myself where I could maximise my impact. But after a number of bad professional experiences (working in sales at a start-up, as a data marketing consultant, and as a social economy consultant), I realised the essential question was: Where could I flourish?

All too often, I've also seen schoolmates burn out within a few years as their prestigious but exhausting jobs wear them out. This prompted me to explore other avenues.

Research as a source of satisfaction

"For the past year and a half, I've been working in academic research, first with a fixed-term contract at INRAE, then in my current PhD. This experience gives me intense personal satisfaction. Every day, I learn new things, meet fascinating people, and feel I'm making a small contribution to improving society.

This field requires you to have and to develop a number of qualities: humility, a willingness to ask questions (a skill that business schools don't often value), curiosity, and the courage to explore new avenues rather than simply following the beaten track.

A critical look at artificial intelligence

"I've been thinking a lot about the role of artificial intelligence in our society. In the world of start-ups, AI is often seen as a miracle solution to the environmental crisis. But in the farming world, it seems more likely to reinforce the position of agribusiness and deprive farmers of control over their work.

In turning my attention to research, I'm driven by the idea – maybe I'm being a little idealistic – that AI can be used to develop knowledge that farmers can use to implement practices which are better both for themselves and for other living things."

Dare to go against the tide!

"If I had to give one piece of advice to a young person interested in science and the environment, it would be to learn to go against the tide. At a time when every firm proclaims its commitment to the environment, it's crucial to distinguish between those who are really taking action and those who are just greenwashing their image.

All too often, the actions we take are just a figleaf to cover up the destructive effects of our work, or even to legitimise that destruction. In my opinion, future organisations should demonstrate the qualities I've just described.

As young people, let's dare to explore new paths, even ones that aren't valued by society or those around us. I'm convinced we'll get more than just personal satisfaction from it."

The example of Pierre-Jean Renaud: From Sciences Po to carpentry

The Compagnons du Devoir et du Tour de France form a unique apprenticeship network, offering knowledge transmission, excellence in training and a collective approach. They offer young people the chance to learn a trade while travelling around France and abroad, thanks to a system of sandwich courses. Their approach is based on strong values of rigour, commitment and sharing.

Changing course

"After studying at the IEP in Strasbourg and a year as an Aspirant volunteer in the French Navy, I felt the need to turn toward more manual work. During various work placements, I was able to talk to employees who recommended I train with the Compagnons du Devoir. Their sense of camaraderie, their seriousness, and the quality of the teaching immediately appealed to me."

A personal and professional challenge

"This choice represents a real challenge on several levels. Firstly, taking a carpentry CAP after Sciences Po Strasbourg is an unconventional career path. Secondly, I decided to do the course in one year instead of two, which is a lot of work! Although the pace is demanding, it's also extremely exciting and stimulating."

A rewarding, motivating environment

"I started my training three months ago without any prior knowledge. Today, I can already do tasks I never imagined I'd be able to master so quickly. The apprenticeship is rewarding and offers consistent growth.

One of the most important motivations for embarking on this adventure is the diversity of profiles within my training group: we range in age from 18 to 33 and come from a wide variety of backgrounds. This diversity fosters enriching conversations and reinforces the collective spirit that is such a strength of the Compagnons."

Daring to think outside the box

"To all those who are reluctant to embark on a manual career after a more academic track, I'd encourage them to take the first step. The Compagnons du Devoir experience is a fantastic opportunity to learn a trade, develop practical skills, and grow in a framework of strong values. It's a demanding adventure, but a deeply rewarding and fulfilling one."

Speeding up professional mobility

Young workers are not opposed to flexibility, or to moving jobs more frequently. There is still little statistical evidence for an increase in "job hopping", although anecdotal evidence from human resources managers exists in a number of business sectors. Multiple studies in Europe have shown that young employees expect to stay in their current job for a shorter period of time than older workers, and do indeed leave earlier.¹⁵²

In 2023, 70% of employed 25-34-year-olds were looking for a new job, according to a MeteoJob/YouGov study.¹⁵³

A return to child labour

There have been some slight indications in recent years that companies are returning to the practice of employing children. In Belgium, for example, the supermarket chain Delhaize launched a campaign offering 13-15-year-olds jobs stacking shelves.¹⁵⁵

In Italy,¹⁵⁶ according to a survey by Save the Children in 2023, nearly a fifth of 14-15-year-olds work, even though legislation prohibits working under the age of 16. Apprenticeships have been widely encouraged in France since 2018, which is a financially appealing prospect for companies (an apprentice who is still a minor is paid only a quarter of the minimum wage).¹⁵⁷ By 2023, France had more than a million young people in apprenticeships, of whom around 15% were minors.¹⁵⁸

Nevertheless, given the increasing precarity of the job market for young people, this mobility could be both voluntary and involuntary. In this respect, there are major differences depending on the sector and individuals' level of education. Those with the most qualifications are generally freer to choose their position, and so to leave positions voluntarily. Surveys of European employers show that they have experienced an increase in resignations among young, qualified employees.¹⁵⁴ In contrast, those with fewer qualifications often fall foul of this increase in professional mobility, which can mean financial and personal insecurity.

In the United States, the Governor of Arkansas passed a law in 2023 to make it easier to hire minors by removing the requirement to show proof of identity at the time of hiring.

As early as 2021, the UN warned of increasing rates of child labour worldwide after 20 years of decline, as the pandemic led to school closures and lost income for many families in developing countries.¹⁵⁹

Child labour may increase in the future as the working population in developed countries ages, and tensions over labour shortages rise.

The job market increasingly penalises NEETs (Not in Education, Employment or Training)

NEETs are young people who are not currently in education, employment or training, and who are at risk of social and professional marginalization. The proportion of NEETs in the EU is falling, and now stands at just 13% of 15-29-year-olds, compared to 16% a decade ago. The figure is more stable in France, fluctuating between 12% and 13%. In Europe, 14.5% of young women in 2021 were NEETs, compared to 11.8% of young men.¹⁶⁰ There are multiple causes which recur worldwide: despondency after dropping out of school, illness, disability, recurrent and long-term unemployment, and simply having children. In Latin America and the Caribbean, 21.7% of young

people are classed as NEETs, an increase of almost two percentage points since 2000.¹⁶¹

NEETs face particular difficulties because of an overall rise in education levels in each of the countries surveyed, making it even harder for them to access employment, particularly since certain low-skilled trades are increasingly automated.

¹⁵² See, for example: https://tnova.fr/site/assets/files/58836/rapport_etude_apec_terra_nova_rapport_jeunes_actifs_au_travail_-_vf_1er_fevrier_2024-1.pdf?18n867

¹⁵³ <https://culture-rh.com/changer-poste-2023/#:~:text=poste%20en%202023%20%3F-,2023%20sera%20t%20Delle%20l'ann%C3%A9e%20de%20la%20mobilit%C3%A9,professionnelle%20pour%20les%20actifs%20fran%C3%A7ais>

¹⁵⁴ <https://www.euronews.com/next/2023/10/23/young-people-across-europe-are-quitting-their-jobs-and-companies-are-struggling-to-fill-th>

¹⁵⁵ <https://www.lalibre.be/economie/emploi/2023/04/21/ahold-delhaize-emploie-des-jeunes-de-13-et-14-ans-dans-ses-magasins-aux-pays-bas-pour-4-euros-de-lheure-cest-une-forme-dexploitation-MNCGVLFT2JDEPOMMTY2XFUCUXY/>

¹⁵⁶ <https://www.savethechildren.it/blog-notizie/lavoro-minorile-in-italia-un-fenomeno-diffuso-ma-invisibile>

¹⁵⁷ <https://poem.travail-emploi.gouv.fr/donnee/contrat-dapprentissage-enseignement-secondaire-stocks>

¹⁵⁸ <https://dares.travail-emploi.gouv.fr/donnees/le-contrat-dapprentissage>

¹⁵⁹ https://www.lemonde.fr/planete/article/2020/06/12/la-pandemie-de-coronavirus-pourrait-entrainer-une-augmentation-du-travail-des-enfants-dans-le-monde_6042629_3244.html

¹⁶⁰ "Les ni en emploi, ni en études, ni en formation (NEET) en France: un défi qui reste à relever", https://www.lemonde.fr/emploi/article/2023/08/21/les-ni-en-emploi-ni-en-etudes-ni-en-formation-neet-en-france-un-defi-qui-reste-a-relever_6186039_1698637.html#:~:text=Les%20%C3%A9volutions%20depuis%202014%20One,13%2C1%20%25%20en%202021

¹⁶¹ "Unemployment, informality and inactivity plague youth in Latin America and the Caribbean", https://www.ilo.org/caribbean/newsroom/WCMS_738634/lang-en/index.htm#:~:text=In%20Latin%20America%20and%20the%20Caribbean%2C%20there%20are%209.4%20million,to%20the%20new%20ILO%20report

Proportion of young people not in employment, education or training (NEET) in the European Union in 2021

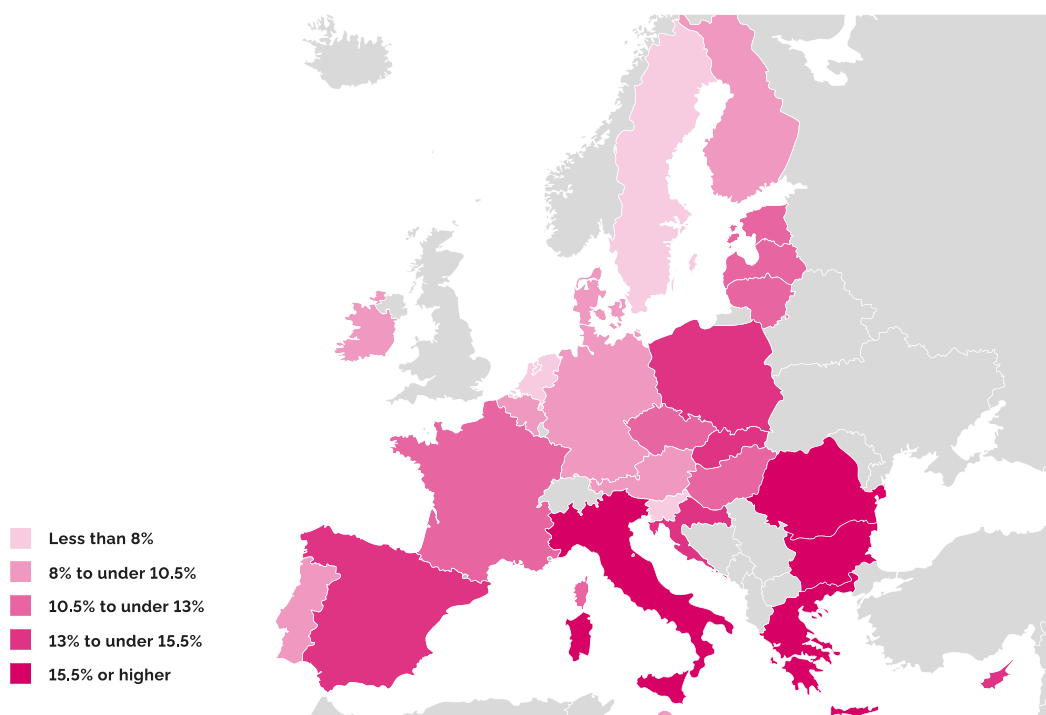


Figure 30: Share of young people aged 15-29 not in education, employment or training (NEET) in the European Union in 2021
Source for figure: INSEE, data source: Eurostat

There is a risk that NEETs will become an entrenched category, and consequently that these young people will be disempowered in the long term, as multiple studies have

shown a link between low education levels, low engagement with the labour market, and distrust of institutions.¹⁶²

Future trends

By 2040, young people will be increasingly well educated, but the gap between qualifications, skills and the expectations of businesses will continue to grow. There will be frequent mismatches between qualifications and jobs, creating disaffection among young workers and pushing them to change jobs frequently.

A minority of young people with few or no qualifications will suffer from a permanent disadvantage on the job market. Advances in artificial intelligence could also disrupt young

people's early careers if these technologies become very widespread.

Young people's expectations and behaviours in the workplace will not differ fundamentally from those of older generations. But companies may misunderstand or even penalise these expectations, particularly about meaningful work and social commitments on the part of employers. This situation might push a growing proportion of young people into entrepreneurship, but could also lead to greater frustration and increased job-hopping.

Possibilities for radical change

A drastic reduction in hiring young people as a result of the widespread use of AI for junior-level tasks.

By 2040, the effectiveness of GenAI tools may make it possible to increasingly use them for tasks currently done by humans, especially those done by younger workers. Even highly qualified young workers may find themselves at a

disadvantage in finding a first job and getting the initial experience they need to develop a career.

Large-scale loss of status for young people who are outside employment, training, or education, with increasing discrimination of various kinds.

¹⁶² Research shows that a person exposed to a recession between the ages of 18-25 years has little confidence in public institutions. See P. Giuliano and A. Spilimbergo, "Growing Up in a Recession:

Beliefs and the Macroeconomy", NBER Working Paper No. 15321, September 2009.

Rejection of an education system viewed as increasingly ill-adapted to business needs and economic realities, and a growing number of alternative systems.

Large-scale growth in entrepreneurship among young people.

Income, money, expenditure and investment

Major trends

Young people's incomes are rising less quickly than those of the rest of the population

The disposable income of 18-25-year-olds has been rising since the 1970s in most OECD countries (excluding Latin America).¹⁶³ At the same time, young people's disposable income has fallen relative to the rest of the population (the trend is even more marked in the Nordic countries). In France, the standard of living of 18-29-year-olds has stagnated since the early 2000s, while that of 65-74-year-olds has continued to rise.¹⁶⁴

The same is true for 25-34-year-olds, whose incomes have risen less quickly than those of 50-64-year-olds in wealthy countries (France, Italy, Germany, etc.) since the 1990s. However, the situation has improved since the 2010s for young people in some rich countries (Czech Republic, Greece, Hungary, New Zealand, Ireland, Netherlands, Slovenia, Spain, Sweden, Switzerland, United Kingdom, Croatia, Romania).

A study by France Stratégie¹⁶⁵ covering the period 1990-2014 showed that, at the start of their careers, the salaries of young working people were lower each year, generation after generation. The phenomenon is much more pronounced for young men and for higher education graduates. It can be explained largely by the increase in participation in higher

education, as the economy has not been able to absorb the doubling of the percentage of men with higher education qualifications. Young women, on the other hand, have benefited from a reduction in inequalities and better access to higher-paid jobs. This relative precarity of young workers can also be explained by their increasing difficulty in accessing stable employment, as well as by the continued growth in the cost of retirement pensions.¹⁶⁶

On the whole, the least qualified have been spared from the relative fall in income, and have benefited from an improved start to their careers. This is due to an increase in indirect redistribution. In fact, the pay gap in company salaries (gross of all taxes) has increased in favour of graduates. French employment policy has led to a reduction in social charges for low salaries and the indexation of the SMIC (the minimum wage in France), which has led to an increase in the incomes of the least qualified. Consequently, the gap between the net incomes of the least qualified and the most highly qualified is narrowing, even though companies are still paying more for the most highly qualified.

The return of youth poverty

Since the 1980s, the poverty rate has fallen overall in Europe. At the same time, it has remained high – and above the average – among young people.¹⁶⁷ In 2022, almost 20% of 15-29-year-olds and a quarter of under-18s in the EU were poor, compared to around 17% for the population as a whole.¹⁶⁸

Over the last ten years, the poverty rate for young people has fluctuated between 19% and 22%, and remains structurally three points higher than for the rest of the population.¹⁶⁹

¹⁶³ [https://data-explorer.oecd.org/vis?df\[ds\]=DisseminateFinalDMZ&df\[id\]=DSD_WISE_I_DD%40DF_IDD&df\[ag\]=OECD.WISE.I.NE&dq=A.INC_DISP_GINI...T.METH.2012.D_CUR.&pd=2010%2C&to\[TIME_PERIOD\]=false](https://data-explorer.oecd.org/vis?df[ds]=DisseminateFinalDMZ&df[id]=DSD_WISE_I_DD%40DF_IDD&df[ag]=OECD.WISE.I.NE&dq=A.INC_DISP_GINI...T.METH.2012.D_CUR.&pd=2010%2C&to[TIME_PERIOD]=false). It should also be noted that Portugal, Ireland, Iceland, Greece and Spain are following different trajectories, as these countries were hard hit by the 2008 crisis and its economic repercussions.

¹⁶⁴ <https://www.observationsociete.fr/ages/jeunes/revenus-par-age/>

¹⁶⁵ <https://www.strategie.gouv.fr/publications/salaires-augmentent-vraiment-lage>

¹⁶⁶ <https://link.springer.com/article/10.1007/s11205-021-02838-w>

¹⁶⁷ https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Young_people_-_social_inclusion&oldid=629148#Young_people_at_risk_of_poverty_or_social_exclusion

https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Children_at_risk_of_poverty_or_social_exclusion

¹⁶⁸ https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Young_people_-_social_inclusion&oldid=629148#Young_people_at_risk_of_poverty_or_social_exclusion

¹⁶⁹ [https://www.euronews.com/2023/04/10/young-europeans-at-increased-risk-of-falling-into-poverty-trap#:~:text=Percentage%20of%20people%20at%20risk,in%20EU%20\(2010%2D2021\)&text=The%20at%2Drisk%2Dof%2Dpoverty%20rate%20was%20higher%20for,12.3%25%20of%20the%20general%20population](https://www.euronews.com/2023/04/10/young-europeans-at-increased-risk-of-falling-into-poverty-trap#:~:text=Percentage%20of%20people%20at%20risk,in%20EU%20(2010%2D2021)&text=The%20at%2Drisk%2Dof%2Dpoverty%20rate%20was%20higher%20for,12.3%25%20of%20the%20general%20population)

Percentage of people at risk of poverty in the EU (2010-2021)

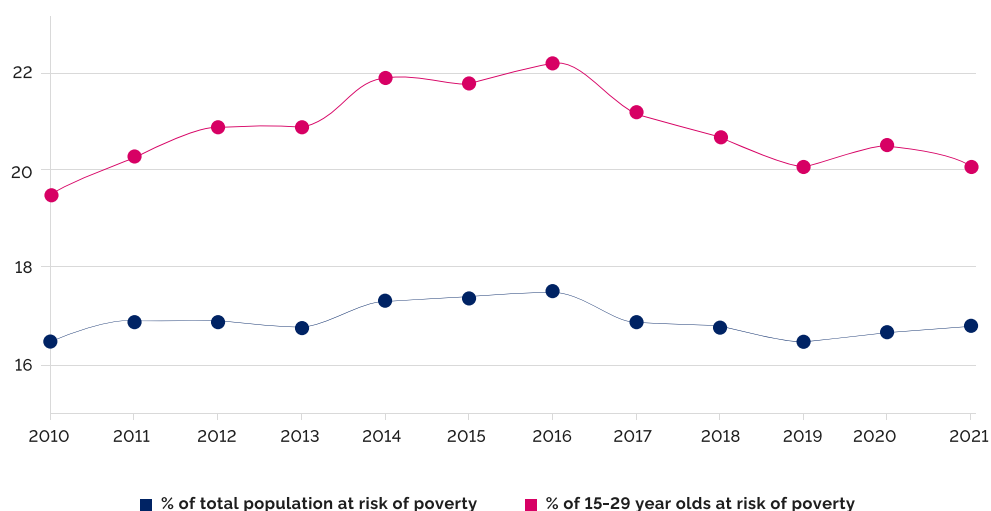


Figure 31: Percentage of people at risk of poverty in the EU (2010-2021) (Graphic source: Euronews, data source: Eurostat)

The poverty rate for 18-24-year-olds living alone is over 60%, and close to 80% for 18-year-olds. It is much lower for people who cohabit, particularly with their relatives, which confirms the

importance of family support in life trajectories.¹⁷⁰ Poverty rates vary greatly between EU countries, and are higher in some Southern and Northern countries.

Share of people at risk of poverty, 2022

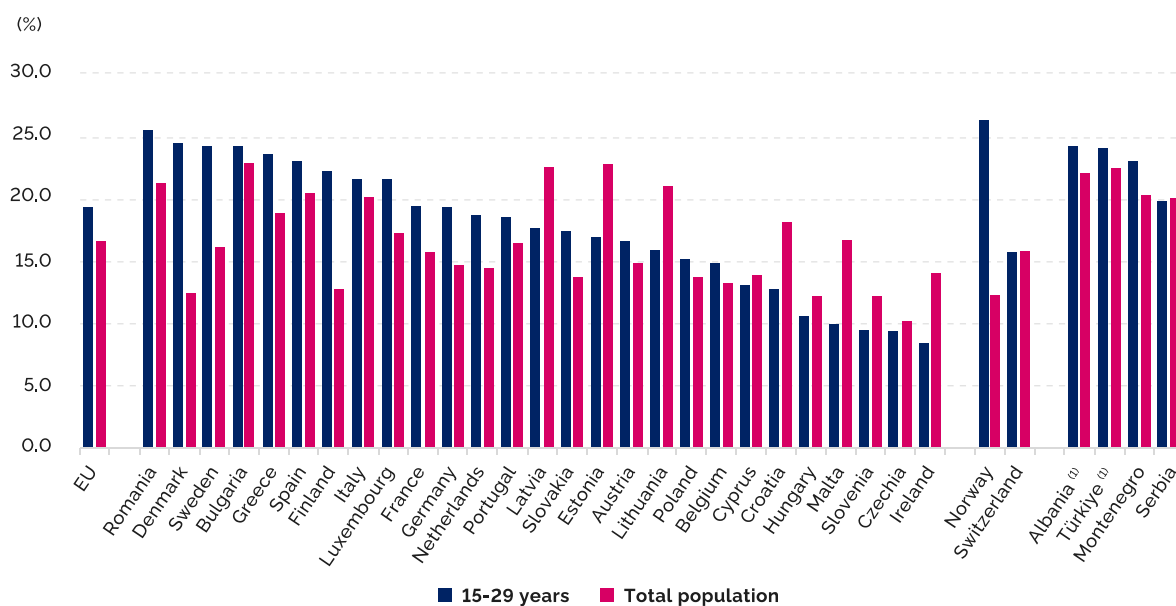


Figure 32: Share of people at risk of poverty, 2022 (Source: Eurostat)

¹⁷⁰ <https://www.insee.fr/en/statistiques/4621085?sommaire=4621107>

The persistence of high poverty rates among young people can be explained by:

- A concentration of poverty among certain groups, mainly single mothers and disadvantaged families;
- The increasing precarity of the labour market for young people;
- Difficulties in accessing certain public assistance systems (due to illiteracy, for example). In France, the Revenu de Solidarité Active (RSA) welfare benefit can only be received from the age of 25. In several countries, such as France, Italy and Spain, it is necessary to have already worked in order to receive benefits.

Three support systems for young people

The typology of support for young people is partly based on the typology of welfare state regimes introduced by Esping-Andersen in the 1990s:

The liberal model is highly developed in English-speaking countries (the United Kingdom, Australia, etc.). Young people are expected to achieve financial independence as soon as possible. Measures encourage people to work while studying and to take on debt to finance their higher education. Public support is designed to step in to mitigate cases of failure of the market and family solidarity.

The social-democratic model of the Nordic countries (Sweden, Finland, Denmark, etc.). Benefits are designed to free individuals from the constraints of the market and family solidarity. Young people are encouraged to leave their families at an early age, and have access to support as soon as they come of age. The state facilitates their studies with grants and low tuition fees. Paradoxically, this leads young people into poverty: in these countries, on average, poverty rates among young people are twice those of the rest of the population, and are the highest of the OECD countries.

The "corporatist" or "family" model, of which France is clearest example. Most support comes from the family, because supporting young people is assumed to be their responsibility (on the principle of "subsidiarity"). A study by Adélaïde Favrat, Vincent Lignon and Muriel Pucci suggests that 50% of public support for young people is managed within families.

In Latin America, the poverty rate among young people, which had been falling since the 1990s, appears to have been on the rise again over the last ten years.¹⁷¹ There are major inequalities between young people living in rural and urban areas: among 15-24-year-olds, the poverty rate is 50% in rural areas and close

to 30% in urban areas, and has been rising for the past ten years. Almost 10% of young people are currently affected by extreme poverty, almost twice as many as in 2010. The poverty and extreme poverty rates for children (0-14 years) are ten points higher than those for 15-24-year-olds.¹⁷²

Material support from relatives is still important

Given the financial difficulties faced by some young people, the financial support of those close to them, mainly their parents, is more necessary than ever.

An HSBC study¹⁷³ from 2017 showed that, throughout the world, most of the help provided by parents to their adult children was used to cover the costs of education, living expenses, medical or dental expenses, and the cost of housing.

In France, young people receive help from their parents in almost every area: obtaining a driving licence, health insurance, car insurance, education, telecommunications, technology and day-to-day purchases (clothing, large items, even trips abroad). Parents give their children pocket money, and at increasingly high levels as they get older.¹⁷⁴ The children of managers receive 2.5 times more than the children of manual workers,¹⁷⁵

the pocket money given by families in the top decile is 22 times higher than that given by families in the lowest decile, and the amount of pocket money decreases for each additional child.¹⁷⁶

In Germany, almost half of all parents provide financial support for their adult children. Of these, more than a third give sums in excess of €250 a month. While support from German parents had fallen, it has once again become the main source of income for more than half of young people aged 15-24.¹⁷⁷ In Italy, 60% of parents claim to help their adult children financially.¹⁷⁸

This increase in financial support from parents can partly be put down to longer life expectancy, which delays the time when children inherit (which increasingly occurs after they have become parents or even grandparents themselves). In France, the average age of inheritance is now over 50,¹⁷⁹ compared

¹⁷¹ https://lac.unfpa.org/sites/default/files/pub-pdf/s1901185_en_1.pdf

¹⁷² https://lac.unfpa.org/sites/default/files/pub-pdf/s1901185_en_1.pdf

¹⁷³ <https://www.statista.com/statistics/750596/financial-support-provided-to-adult-children/>

¹⁷⁴ <https://www.insee.fr/fr/statistiques/fichier/1376124/es343c.pdf>

¹⁷⁵ <https://www.insee.fr/fr/statistiques/2019048>

¹⁷⁶ <https://www.insee.fr/fr/statistiques/fichier/1376124/es343c.pdf>

¹⁷⁷ <https://www.wiwo.de/erfolg/trends/mehr-taschengeld-so-viel-mehr-geld-zahlen-eltern-ihren-volljaehrigen-kindern-wegen-der-inflation/29114470.html>

¹⁷⁸ Pew Research Center, "Financial help for aging parents and adult children in the previous 12 months in Germany and Italy as of 2014" [Graph]. In Statista. Retrieved March 18, 2024.

¹⁷⁹ Thomas Piketty, *Le Capital au 21^e siècle* (graph 11.3, "Age moyen au décès et à l'héritage, France 1820-2100").

with an average of 25 in 1820. However, since the 1970s, the share of inherited wealth as a proportion of private wealth has

increased considerably in many developed countries, such as France, where it has risen from 35% to over 60% today.¹⁸⁰

Emerging trends

Younger generations find it harder to build up property or financial assets

Unlike their parents' and grandparents' generations, young adults are finding it increasingly difficult to build up property-based wealth through becoming homeowners. The average age of first-time buyers in Europe is 31, rising to 34 in Germany and 48 in Switzerland.¹⁸¹ In Southern Europe, the number of homeowners under the age of 36 has fallen by 10 percentage

points compared to those born ten years earlier.¹⁸² More than half of this fall can be explained by the fact that the younger generations have lower and more unstable incomes, which rise less quickly than house prices. These difficulties in accessing home ownership can have long-term consequences for their life plans and the building of their assets.

Percentage of the population who are homeowners (%)

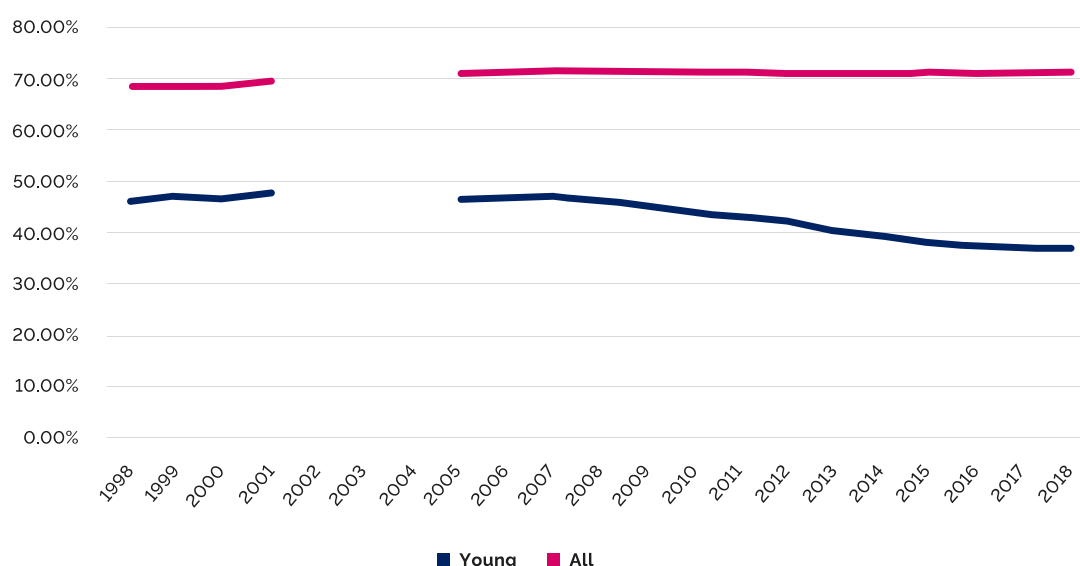


Figure 33: Percentage of the population who are homeowners (%) (Source: MDPI)
Trends in home ownership rates in 12 European countries for the under-36s and the population as a whole
Source: <https://www.mdpi.com/2071-1050/15/8/6906>

At the same time, young adults may be held back by their lack of savings, and be more open to risky investments (stock markets, cryptocurrencies). These financial investments do not

compensate for their difficulties in accessing property ownership. In the United States, young households are on average less wealthy than those of the same age 20 years ago.

¹⁸⁰

https://www.cnp.fr/cnp/content/download/9569/file/Cahier_de_Pro_spective_FR_mars_2021.pdf, <http://ses.ens-lyon.fr/actualites/rapports-etudes-et-4-pages/quel-est-le-poids-de-lheritage-dans-le-patrimoine-total-banque-de-france-decembre-2018>

¹⁸¹ <https://www.swisslife.com/en/home/blog/european-dream-of-owning-a-home.html>

¹⁸² <https://www.ecb.europa.eu/press/research-publications/resbull/2022/html/ecb.rb220126-4542d3cea0.en.html>

Average wealth accumulated by households for a given generation according to their position in terms of wealth percentile

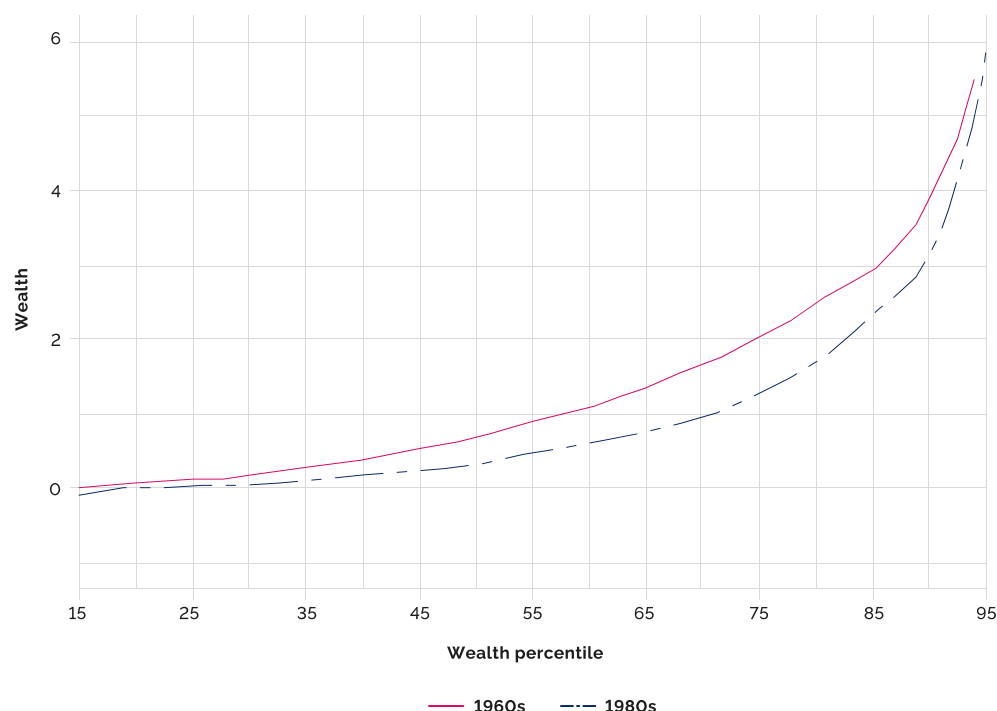


Figure 34: Average wealth accumulated by households for a given generation according to their position in terms of wealth percentile (Source: CEPR)
Source: <https://www.ecb.europa.eu/press/researchpublications/resbull/2022/html/ecb.rb220126-4542d3cea0.en.html>

Young people are increasingly in debt

Overall, young people have less debt than the rest of the population, mainly because they are less likely to own their own home. However, their debt ratio is tending to increase under the influence of the rising cost of higher education and easier access to consumer loans.

In France, only 4% of 18-24-year-olds are in a situation of over-indebtedness, compared with 10% of the rest of the population, but this percentage has been rising over the last three years. Over-indebtedness is more pronounced for 25-34-year-olds (18%).¹⁸³ The trend is too recent to be interpreted precisely, and must be monitored to be confirmed. In Spain, young people under 30 had an average of 3.3 debts in 2019.¹⁸⁴

According to Catherine Desjacques, this level of indebtedness among students is due to living expenses and to rising tuition fees. In Switzerland, 28% of 18-24-year-olds have taken on debt to finance their studies.¹⁸⁵

In France, the student debt rate is estimated at 10%.¹⁸⁶ This is much lower than in the United States, where 54% of students finish their studies with debts.¹⁸⁷ Forty-five million adults in the US are in debt, with an average debt of \$32,000, up 20% since 2016.¹⁸⁸ The total amount of student debt in the country has more than tripled in 15 years.¹⁸⁹

In the EU, debt affects only a minority of students who opt for fee-paying courses.¹⁹⁰ In France, two-thirds of students pay annual tuition fees of less than €1,000. In other countries, tuition fees are higher: in Ireland, Spain, Italy, Hungary, Switzerland and the Netherlands, fees are generally between €1,000 and €3,000. Grant schemes are available in most European countries, but the amounts may be insufficient and/or reserved for the most disadvantaged students. As a result, two-thirds of young Norwegians and half of young Swedes, Finns and Dutch have taken out loans to pay for their studies. Almost all students are in this situation in the UK and Iceland, given the absence of grants.

¹⁸³ https://www.banque-france.fr/system/files/2024-02/Surendettement_Enquete-typologique_2023.pdf

¹⁸⁴ <https://www.businessinsider.es/economia/menores-30-anos-son-reincidentes-deudas-473123>

¹⁸⁵ <https://www.open.online/2019/07/20/generazione-debito-i-giovani-italiani-vivono-una-vita-a-noleggio-tra-rate-da-pagare-e-crediti-insoluti/>

¹⁸⁶ <https://www.tonavenir.net/pre-etudiant-en-france-faut-il-desormais-sendetter-pour-etudier/>

¹⁸⁷ <https://www.bankrate.com/loans/student-loans/student-loan-debt-statistics/>

¹⁸⁸ https://www.lemonde.fr/campus/article/2020/05/19/la-dette-etudiante-boulet-d-une-economie-americaine-en-crise_6040144_4401467.html

¹⁸⁹ <https://www.statista.com/chart/24477/outstanding-value-of-us-student-loans/>

¹⁹⁰ <https://op.europa.eu/en/publication-detail/-/publication/01ea3b55-5160-11eb-b59f-01aa75ed71a1>

Percentage of students paying annual tuition fees in excess of €100 and percentage receiving grants

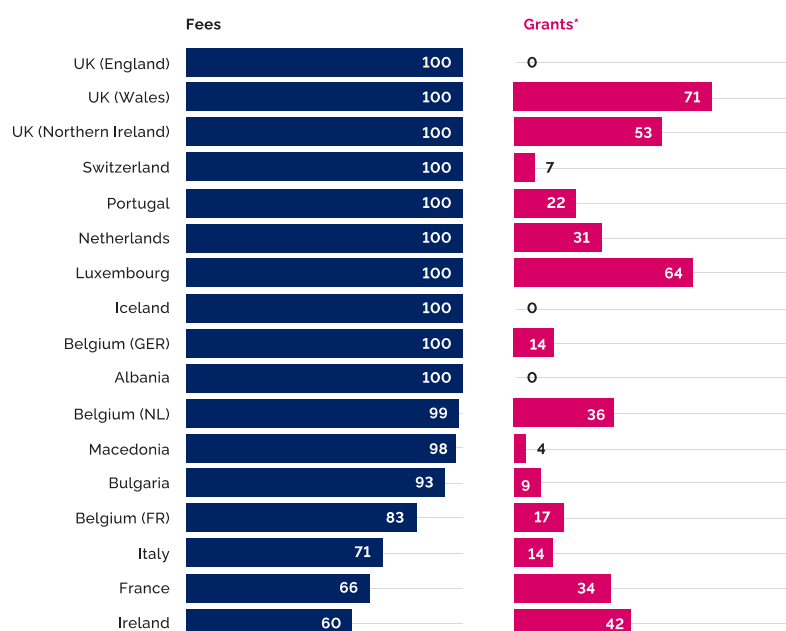


Figure 35: Percentage of students paying annual tuition fees in excess of €100 and percentage receiving grants (Source: Euronews)

Debt can also arise from loans taken out for consumer spending. This type of debt is on the increase, particularly among the under-20s, with mobile phones¹⁹¹ being the main source of costs.

In Germany,¹⁹² it is estimated that 20% of 14-29-year-olds are in debt and 6% are over-indebted because of consumer loans. The rise in indebtedness is linked in particular to the use of "Buy Now Pay Later" offers (in deals offered by the firm Klarna, for example) and other types of staggered payment deals. The number of contracts and loans increased by 30% between 2022 and 2023.

An international survey on financial education conducted by the OECD in 2023¹⁹³ shows, unsurprisingly, that young people are less well educated financially than the rest of the population. This gap is most unfavourable for young people in highly developed and wealthy countries such as Finland, Luxembourg and Sweden.

Because these payment methods are often more easily available online, and because young people are more digitally savvy, they are the first to sign up for them.¹⁹⁴ Similarly in Italy, outstanding loans among 18-25-year-olds increased 26-fold between 2013 and 2018. Young Italians are taking on more and more debt to buy all kinds of goods and services. There are several reasons for this: the rising cost of living, an unfavourable job market for young people, and a lack of financial education, which leads them to make poor decisions by going into debt for expenses considered "superfluous".¹⁹⁵

Limited financial education

Conversely, in some Latin American countries, including Brazil, young people are more financially literate than their elders, because they are better educated overall.

¹⁹¹

<https://www.caritas.de/hilfeundberatung/ratgeber/schulden/jugendliche-haben-oft-handyschulden#:~:text=Wie%2520hoch%2520sind%2520junge%2520Erwachsene,5.000%2520Euro%2520Marke%2520deutlich%2520%25C3%25BCbersteigt>

¹⁹² <https://www.simon-schnetzer.com/jugendstudien/jugend-in-deutschland-2022-23>

¹⁹³

<https://www.oecd.org/content/dam/oecd/en/publications/report>

s/2023/12/oecd-infe-2023-international-survey-of-adult-financial-literacy_8ce94e2c/56003a32-en.pdf

¹⁹⁴ <https://www.open.online/2019/07/20/generazione-debito-i-giovani-italiani-vivono-una-vita-a-noleggio-tra-rate-da-pagare-e-crediti-insoluti/>

¹⁹⁵ <https://www.open.online/2019/07/20/generazione-debito-i-giovani-italiani-vivono-una-vita-a-noleggio-tra-rate-da-pagare-e-crediti-insoluti>. https://www.osservatorio-oci.org/index.php?option=com_k2&view=item&id=950:bologna-boom-giovani-travolti-da-debiti-per-vacanze-e-cellulari&Itemid=1179

Variation in financial literacy

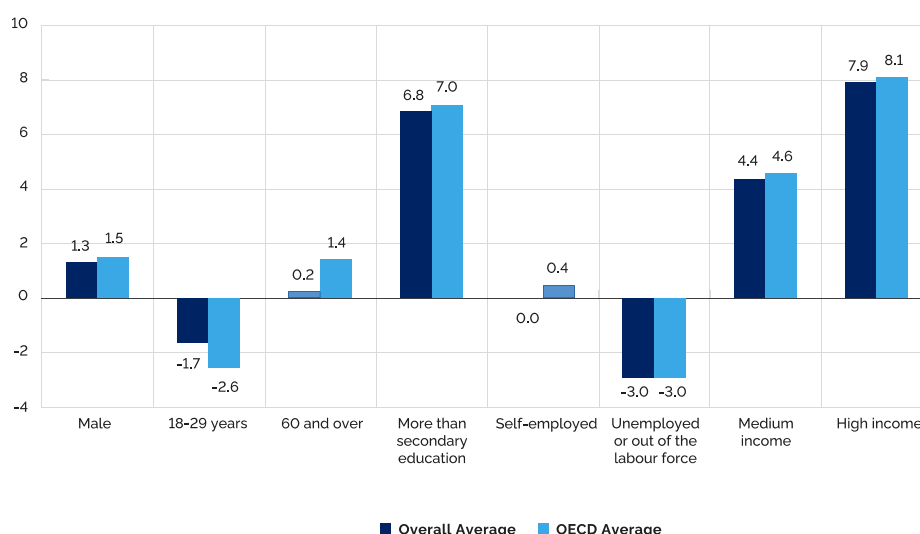


Figure 36: Variation in financial literacy (Source: OECD, p. 28)

In France, financial education for young people is improving,¹⁹⁶ but the Banque de France believes that more needs to be done to raise awareness, which is why it has partnered with the Ministry of Education to develop the EDUCFI passport, which teaches secondary school students to handle a budget.¹⁹⁷ In Germany, a study has confirmed the need for financial education among young adults.¹⁹⁸ A study by the Banca d'Italia¹⁹⁹ shows that young Italians have a more satisfactory level of financial education than older people. In Brazil, young people have a better financial education than their elders, but half admit that they are unable to control their spending²⁰⁰ (almost 80% of Brazilian families are in debt).²⁰¹

Young French people value money more than their elders do

Young French people tend to value money more than the rest of the population. An Ipsos study commissioned by the Fondation Jean Jaurès²⁰² found that more than half of under-35s believe that earning a lot of money should be a goal that society values more highly. They are also more likely to justify pay inequalities between the poorest and the richest: 25% of the under-25s and 22% of the 25-34s, compared with 19% of the population as a whole, and less than 15% of the over-60s.

This greater value placed on money is due to the fact that young people see a lack of money as a source of frustration, as their income is more often than not below the level needed to satisfy their needs and desires. Earning money is therefore often seen, in early adulthood, as a means of improving living conditions. Consequently, over 58% of the under-35s think that having a lot of money makes them feel free and contributes greatly to happiness, which is 7 points more than the population as a whole, and almost 20 points more than the over-60s.

A renewed interest in savings among young people

In several European countries, young people have been looking to save in anticipation of future financial difficulties.

In Germany, for example, rising inflation has prompted (or forced) a growing proportion of young people to reduce their consumption. Today, half of them claim to be saving, by cutting back on heating costs, taking more cold showers and buying products at reduced prices.²⁰³ By 2022 and 2023, inflation had become their number one concern and had increased the importance of salary in the spectrum of career motivations.²⁰⁴

¹⁹⁶ <https://start.lesechos.fr/apprendre/etudier-etranger/les-jeunes-francais-ne-sont-plus-si-nuls-que-ca-en-culture-financiere-2041605>

¹⁹⁷ <https://www.banque-france.fr/fr/communiqués-de-presse/la-culture-financiere-des-francais-sameliore-progressivement-dapres-de-nouvelles-etudes-menees-par>

¹⁹⁸ <https://www.schufa.de/ueber-uns/presse/pressemitteilungen/schufa-jugend-finanzmonitor-2023/index.jsp>

¹⁹⁹ <https://eticaeconomia.it/il-grado-di-alfabetizzazione-finanziaria-in-italia-alcune-evidenze-empiriche-e-implicazioni-di-policy/>

²⁰⁰ <https://agenciabrasil.ebc.com.br/economia/noticia/2019-10/apenas-25-dos-jovens-de-18-30-anos-fazem-controle-financeiro;>
<https://cndl.org.br/politicaspUBLICAS/47-dos-jovens-da-geracao-z-nao-realizam-o-controle-das-financas-aponta-pesquisa-cndl-spc-brasil/>

²⁰¹ <https://www.meer.com/pt/73515-educacao-financeira-para-jovens>

²⁰² <https://www.jean-jaures.org/wp-content/uploads/2023/11/enquete-societe-ideale.pdf>

²⁰³ <https://www.spiegel.de/panorama/bildung/jugend-in-deutschland-jeder-fuenfte-zwischen-14-und-29-jahren-hat-schulden-a-b9659ae1-327b-405a-9c54-53daf3574d93>

²⁰⁴ <https://www.spiegel.de/panorama/bildung/studie-jugend-in-deutschland-geld-ueberholt-spass-als-leistungsmotivator-a-ae80338b-3fed-4692-a89d-88c4e282ac23>

Household asset ownership rates by age in France (2021)

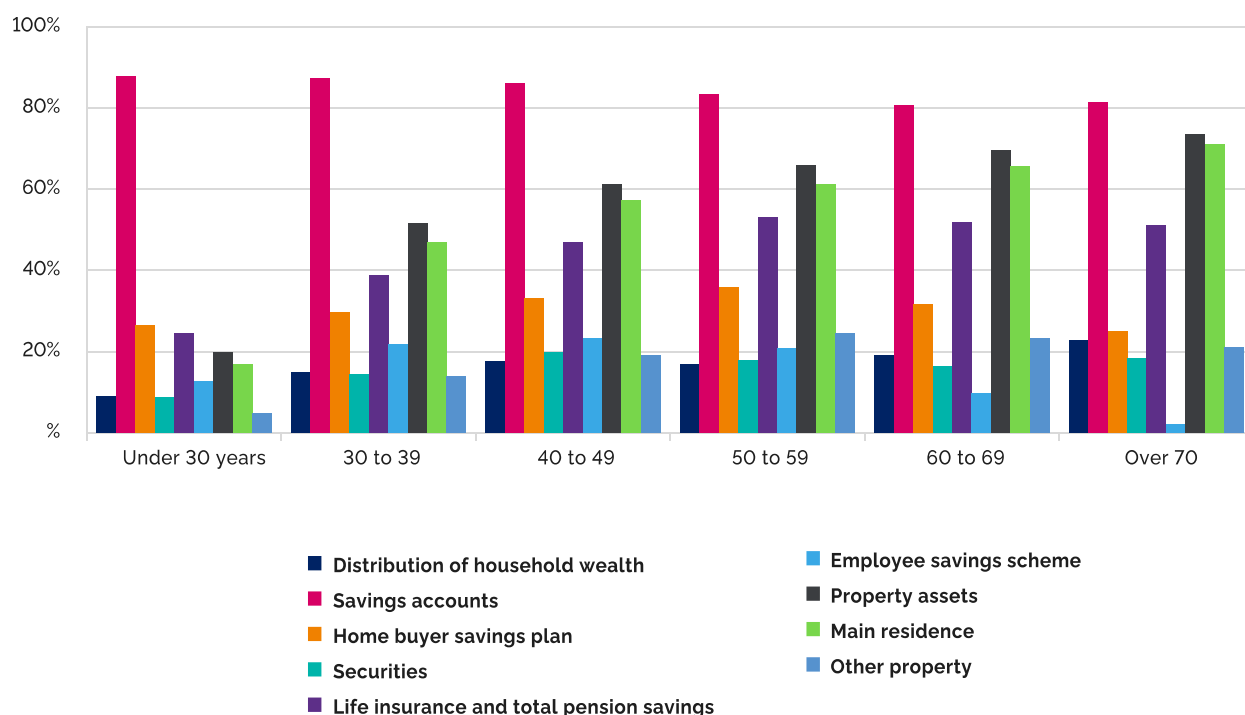


Figure 37: Household asset ownership rates by age in France (2021)

Source: Rate of ownership of wealth assets by households according to different characteristics, INSEE, Life History and Wealth Survey (2021).

More frequent and riskier investments

In 2023, almost half of under-35s in France surveyed by the Autorité des Marchés, the country's markets watchdog, said they were interested in investing in stocks.

According to a study by KPMG, nearly 20% of under-35s have already invested in cryptocurrencies, and they account for almost 60% of investors in this sector.²⁰⁵ This attraction to cryptocurrencies can be partly explained by their popularisation by influencers on social media, which represents

the source of information most used by 15-19-year-olds.²⁰⁶ The appeal of cryptocurrencies is particularly strong among residents of politically unstable countries such as Argentina and Brazil. By 2023, 28% of Brazilians and 26% of Argentines had already owned or used cryptocurrencies.²⁰⁷ The attraction of virtual currencies can also be explained by mistrust of local currencies. They make it possible to bypass exchange controls and send money to friends and family, thereby avoiding the limits on amounts imposed by various governments.

Future trends

In the future, younger generations are likely to be increasingly constrained by lower and more irregular incomes. This financial instability could make them dependent on their families for longer, and lead them to postpone projects such as buying a home or a car, or starting a family of their own.

In response, some young people may choose to prioritise consumption and the short term, with long-term investments either seeming an impossibility, or not being considered a priority. Others might seek to build up precautionary savings

and, more generally, to limit expenditure that can be deferred, in order to limit budgetary pressures.

²⁰⁵ <https://www.adan.eu/publication/etude-adan-kpmg-crypto-web3-france-europe/>

²⁰⁶ <https://www.lesechos.fr/patrimoine/placement/bitcoin-l'inquietante-popularite-des-cryptos-aupres-des-tres-jeunes-2083541>

²⁰⁷ <https://www.statista.com/statistics/1202468/global-cryptocurrency-ownership/>

Possibilities for radical change

By 2040-2050, there will be generations of tenants

Either by choice or by constraint, a majority of adults under the age of 30 do not, or no longer, own their own home. They are limited by property prices or by restrictive access to bank loans. They may also voluntarily forgo owning their own home to avoid getting into debt, or because their personal situation is too unstable.

By 2040-2050, a quarter to a third of 15-29-year-olds will be in long-term poverty

The job insecurity experienced by a large proportion of young people at the start of their careers has a lasting impact on their overall situation. As we have seen in the United States, a growing proportion of young people are forced to get into debt during their studies, struggle to find stable employment, and find themselves in complicated financial situations.

Lifestyles, consumption and time use

Major Trends

Young people remain highly consumer-driven

Young adults are highly concerned about environmental issues.²⁰⁸ However, these concerns have mixed impacts on their lifestyles and consumption patterns.

Nearly a quarter of young French people (aged 18-24) say they are ready to eat less meat for environmental reasons, and 20% are prepared to stop flying altogether. Under-25s are more likely than older generations to say that they are willing to give up owning a car, and 12% say they are ready to forego having children to avoid contributing to global population growth.²⁰⁹

Young people's engagement is also reflected in small everyday actions.²¹⁰ More than two thirds of under-25s say they regularly limit their water consumption, try to extend the lifespan of their everyday items and prefer to buy environmentally friendly products.²¹¹

At the same time, their behaviour remains largely characterised by hyperconsumption, a taste for innovation and the frequent

renewal of their possessions.²¹² Only 70% of young French people consider themselves to be responsible consumers – ten percentage points lower than older generations.²¹³

For certain everyday behaviours, the gap – or even contradiction – between words and actions is striking:

- Under-25s are the most likely to resell second-hand clothing, but also the most likely to buy new clothes with the money they make from it (Ifop).
- Under-25s also include both the largest number of vegans²¹⁴ and the highest consumers of meat.²¹⁵
- In all European countries, younger generations are highly drawn to new technologies. They have a higher-than-average smartphone ownership rate, are the most frequent phone upgraders and are generally unaware of the environmental impacts of digital technology.

²⁰⁸ <https://www.eryica.org/news/flash-eurobarometer-european-parliament-youth-survey>

²⁰⁹ <https://www.institutmontaigne.org/publications/une-jeunesse-plurielle-enquete-aupres-des-18-24-ans>

²¹⁰ ADEME Study, *op. cit.*

²¹¹ Ifop, *op. cit.*

²¹² <https://www.credoc.fr/publications/environnement-les-jeunes-ont-de-fortes-inquietudes-mais-leurs-comportements-restent-consumeristes>; <https://www.airofmetty.fr/societes/la-jeune-generation-passive-en-matiere-decologie-1953.html>;

https://www.undp.org/sites/g/files/zskgke326/files/2023-10/undp_rbap_youth-and-responsible-consumption_issue-brief_2023_0.pdf;

²¹³ <https://comarketing-news.fr/consommation-responsable-une-question-de-generation/>

²¹⁴ <https://www.lsa-conso.fr/etude-quelle-place-pour-le-veganisme-dans-l-alimentation-des-francais.401656>

²¹⁵ <https://www.credoc.fr/publications/les-nouvelles-generations-transforment-la-consommation-de-viande>

Implementation of actions to reduce emissions

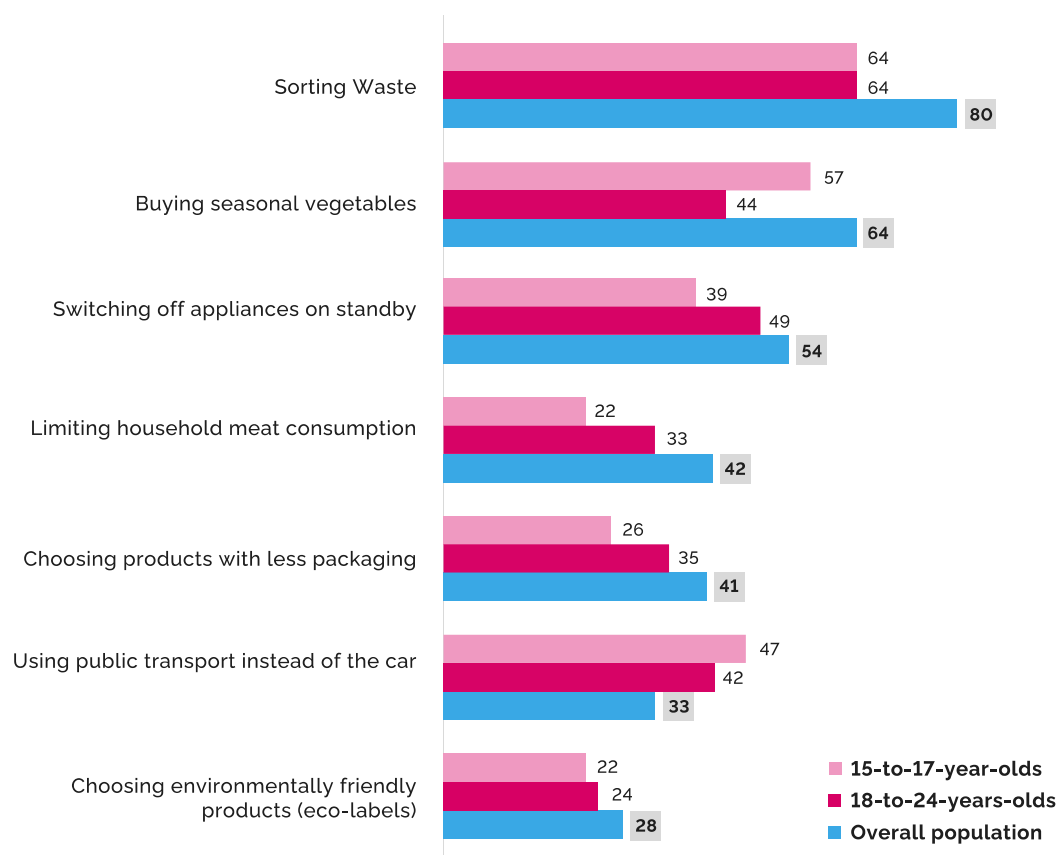


Figure 38: Implementation of actions to reduce emissions

Data source: Opinionway Study for ADEME – Représentations sociales du changement climatique vague 24, p. 126

In France, one in five young people see consumption primarily as a source of pleasure – eight percentage points higher than the French average. Responsible consumption is never the determining factor in the purchasing decisions of 18-to-30-year-olds.²¹⁶ Fewer young people buy responsible products and sort their waste. They pay less attention than older generations to their consumption of meat or electricity, and while they resort more often to second-hand purchases, it is mainly to save money.

In other countries, however, young people behave more responsibly than their parents, particularly in Sweden.²¹⁷

A study conducted by Censuswide for Aviva in the United Kingdom reveals that 16-to-24-year-olds are the least responsible consumers across all areas (waste sorting, diet, heating, etc.).²¹⁸

For all these behaviours, the gap between discourse and practice can be explained by three main factors.

- When they still live with their parents, young people may feel less concerned and have less scope to influence their spending on housing, food or mobility.
- For the majority of young people, consumption is a means of expressing their identity and belonging to a group. They are much more sensitive to novelty, trends and brands, and expect change to come primarily from the latter.²¹⁹
- The fear generated by environmental issues can lead some young people to adopt an attitude of disengagement and resignation, believing that there is nothing they can do at their level.²²⁰ According to sociologist Michel Maffesoli, young people are, to a greater extent than the rest of the population, strong proponents of consumer society, which leads them to prioritise material goods and short-term gains as a way of escaping an anxiety-inducing future.

²¹⁶ <https://nouvellesconso.leclerc/jeunes-consommation-responsable/>

²¹⁷ <https://www.eryica.org/news/flash-eurobarometer-european-parliament-youth-survey>

²¹⁸ <https://www.aviva.com/newsroom/news-releases/2020/02/generation-g-are-over-55s-the-greenest-of-us-all/>

²¹⁹ <https://www.airofmetry.fr/societes/la-jeune-generation-passive-en-matiere-decologie-1953.html>

²²⁰ <https://www.ladn.eu/actualite/etudiants-impact-environnemental-ecoanxiete/>

Here too, significant differences can be observed depending on young people's backgrounds. Overall, the most educated and privileged young people are the most likely to adopt responsible behaviours in their daily lives. However, they are also the most likely to engage in activities with a high environmental impact, such as air travel.²²¹ This behaviour is highly revealing of their contradictions: while 75% of them are concerned about the impact of tourism on the environment and nearly four in ten say they feel guilty when they travel by plane,

it remains their main mode of transport for long-distance trips, and they even use it more than their parents and grandparents.

More affluent young people spend more on leisure activities and dining out. Those from lower-income backgrounds are more influenced by trends and spend more on clothing and technology. As they move into adulthood, young people from all social backgrounds devote an increasing share of their income to housing.

Is there a climate generation?

A global survey on climate and the environment was conducted in 2022 by Ipsos for EDF.²²² The analysis of the data helps answer the question: is there a climate generation?

In most European countries, slightly more young people recognise the reality of climate change compared with adults, but the differences are not significant. The proportion of 16-to-30-year-old climate sceptics is similar to that of other age groups (36-37%).

Young people are generally less engaged than adults in supporting the climate, particularly when it comes to changing their lifestyles. They only behave more responsibly in certain areas that align with their habits, such as taking public transport, cycling or opting for second-hand purchases. However, they report doing less in other areas of consumption, such as limiting air travel or sorting waste.

Young people stand out primarily through their collective action (through participation in demonstrations, boycotts of products or brands, signing petitions or voting for parties committed to these issues). Young people receive more media attention for their collective action than for their individual engagement.

To conclude, what differentiates the generations is not their concern for the issue – which cuts across all age groups, except perhaps the oldest – but the way they express it. Adults tend to do so more through individual actions aimed at (even moderately) changing their way of living or consuming. Young people, on the other hand, tend to express themselves more in the public arena, voicing both their concern and their call for structural reforms.

Olivier Galland

²²¹ <https://www.chaire-pegase.com/>

²²² See: <https://www.edf.fr/groupe-edf/observatoire-international-climat-et-opinions-publiques/enseignements>, and, for the results of

the 2022 survey, see: https://www.edf.fr/sites/groupe/files/2023-04/obsco22_e-book_planete-mobilisee_complet_20230427_planches.pdf

Young people are ready to rethink their consumption and move towards a simpler lifestyle

Young people are more willing than older generations to radically change their lifestyle

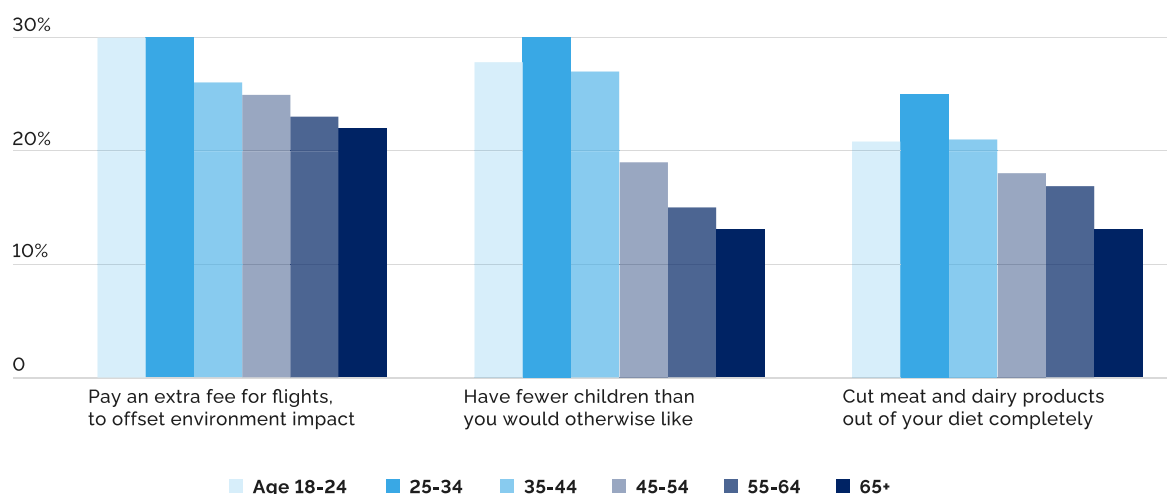


Figure 39: Young people are more willing than older generations to radically change their lifestyle

Figure source: The Guardian, data source: YouGov, but age breakdown not available

Despite the behavioural contradictions identified earlier, several surveys conducted since 2020 show that younger generations may be more willing than others to change their attitudes in response to climate and environmental challenges. According to a survey by *The Guardian* conducted in seven European countries, 18-to-24-year-olds are the most willing to pay an additional tax on plane tickets, reduce their consumption of animal-based products, and have fewer children to limit the impacts of human activity on the planet.²²³

Younger generations are more drawn to experiences than to products, which may lead them to rethink their relationship with material consumption.²²⁴ As with older generations, the shift towards a simpler lifestyle could also, in part, be driven by financial constraints.

Various weak signals suggest that a segment of young people is seeking to align its actions with its concerns. For example, there are increasing calls, from recent graduates and student petitions, demanding that governments and large companies adopt more responsible strategies. In 2019, Reporterre published a "Youth Manifesto for the Climate",²²⁵ and the resulting movement challenged the French government in an op-ed advocating for energy degrowth.²²⁶

Young people are less dependent on cars

Young Europeans' reduced reliance on private cars is a further sign of shifting milestones in the transition to adulthood. This trend is increasing with each generation, as young people delay the age at which they obtain a driving licence and, where applicable, purchase a car. This change can stem from financial constraints, but also from personal choice.

In France, public transport usage among 19-to-24-year-olds has risen by 20% since 2008, and 25-to-34-year-olds have reduced their car journeys by 65%.²²⁷

In the United States, the proportion of 17-year-olds holding a driving licence has decreased by one third over the past 30 years.²²⁸ A similar trend can be seen in the United Kingdom, where young people are less likely to obtain their licences, either due to economic reasons or because driving is not part of their lifestyle.²²⁹ Instead, they rely on public transportation, cycling, walking, and car-sharing for longer distances. Access to these alternative modes of transportation is crucial for young adults, whether for commuting for education or work, or travelling for leisure activities. However, these alternatives can be costly or scarce, especially in suburban and rural areas.

²²³ <https://www.theguardian.com/world/2023/oct/25/young-europeans-quit-driving-fewer-children-save-planet-climate-crisis>; <https://www.chaire-pegase.com>

²²⁴ <https://www.chaire-pegase.com/>; Crédoc.

²²⁵ <https://reporterre.net/Manifeste-de-la-jeunesse-pour-le-climat>

²²⁶ <https://reporterre.net/2e-lecon-des-jeunes-au-gouvernement-il-faut-la-decroissance-energetique>

²²⁷ Data from the Ministry for the Ecological Transition's statistical studies on climate change, energy, environment, housing and transport, "Comment les Français se déplacent-ils en 2019? Résultats de l'enquête mobilité des personnes", 16 September 2020.

²²⁸ <https://theweek.com/transportation/1020962/gen-z-is-historically-slow-getting-drivers-licenses-boomers-arent-letting>; <https://www.washingtonpost.com/climate-solutions/2023/02/13/gen-z-driving-less-uber/>

²²⁹ <https://road.cc/content/news/young-will-be-left-behind-unless-their-transport-needs-met-305463>; <https://www.kantar.com/fr/inspirations/research-services/2021-movin-on-la-mobilite-vue-par-les-jeunes-generations>

While most young adults eventually obtain a driving licence and own a car, they do so later than their parents and in smaller numbers. The cost of owning a private vehicle is becoming less and less acceptable. Younger generations appear less attached to car ownership as a means of transport and as a symbol of

freedom and independence. Another feature of this change: more than half of young Europeans say they are willing to share their personal vehicle with others. They are also more interested in smaller vehicles and in leasing.

Percentage of young Québécois aged 16 to 24 with a driving licence

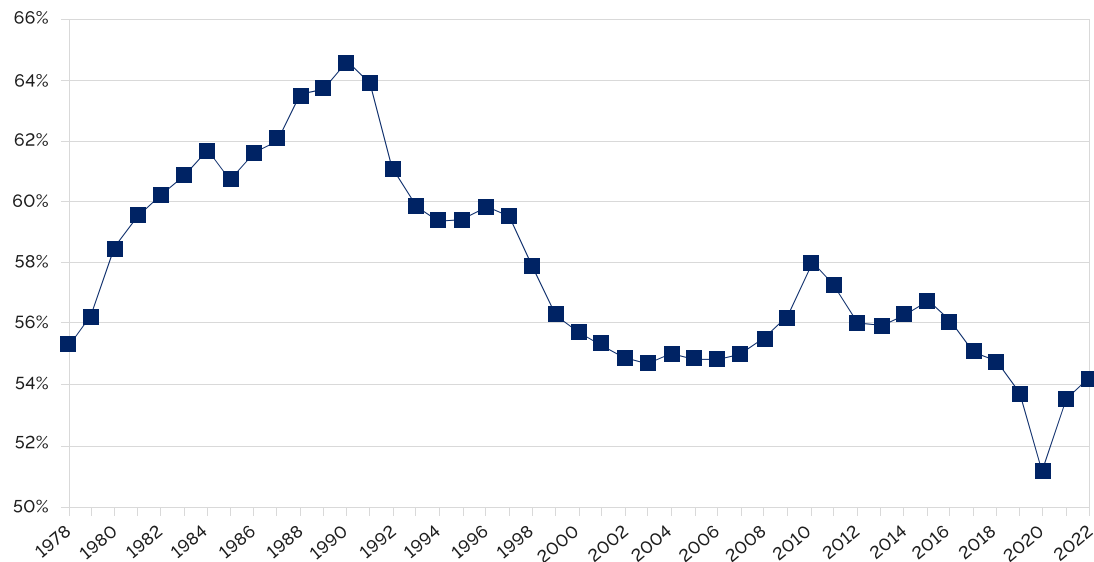
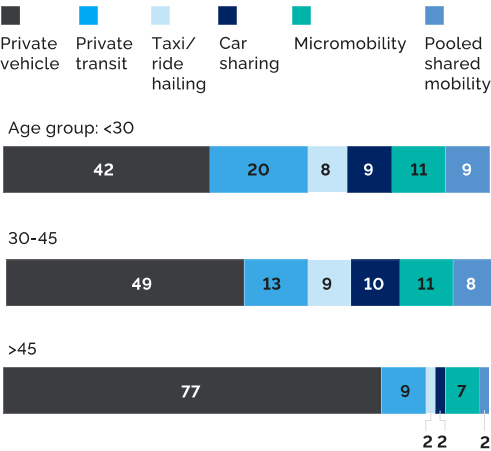


Figure 40: Percentage of young Québécois aged 16 to 24 with a driving licence
Source: <https://jeanneemard.wordpress.com/2023/05/25/les-jeunes-et-les-permis-de-conduire-en-2023/>

Young consumers are less inclined to use private cars and plan to use more public transport and micromobility

Share of respondents by age group, %

Currently use a particular mode of travel¹



Planned use by mode of travel in the future, Gen Z

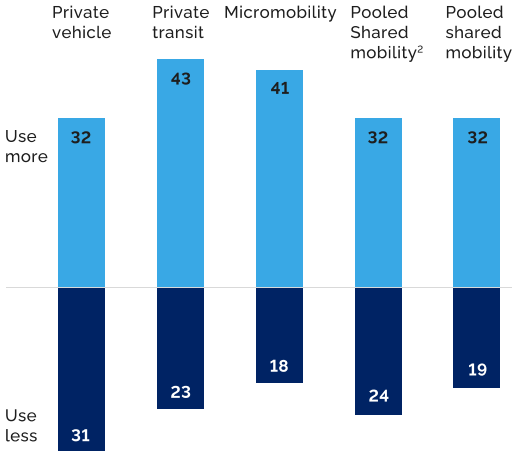


Figure 41: Young consumers are less inclined to use private cars and plan to use more public transport and micromobility
Source: <https://www.mckinsey.com/industries/automotive-and-assembly/our-insights/europes-gen-z-and-the-future-of-mobility>

Young people are spending less time sleeping and more time on leisure and friends

Young adults tend to devote less time to sleep and spend more time online, particularly to stay connected with friends and family.

Across Europe, between 30% and 80% of adolescents get the recommended amount of sleep.²³⁰ In France, the amount of sleep 15-to-18-year-olds get has decreased by nearly an hour

over the past 40 years, and a growing proportion of them sleep fewer than seven hours per night.²³¹

In Western countries, under-30s spend the most time with friends²³² and the most time online. In the EU, nearly all 16-to-29-year-olds use the internet daily, which is 10 percentage points higher than the rest of the population.

Young people's internet use in the EU, selected activity indicators, 2014-2023

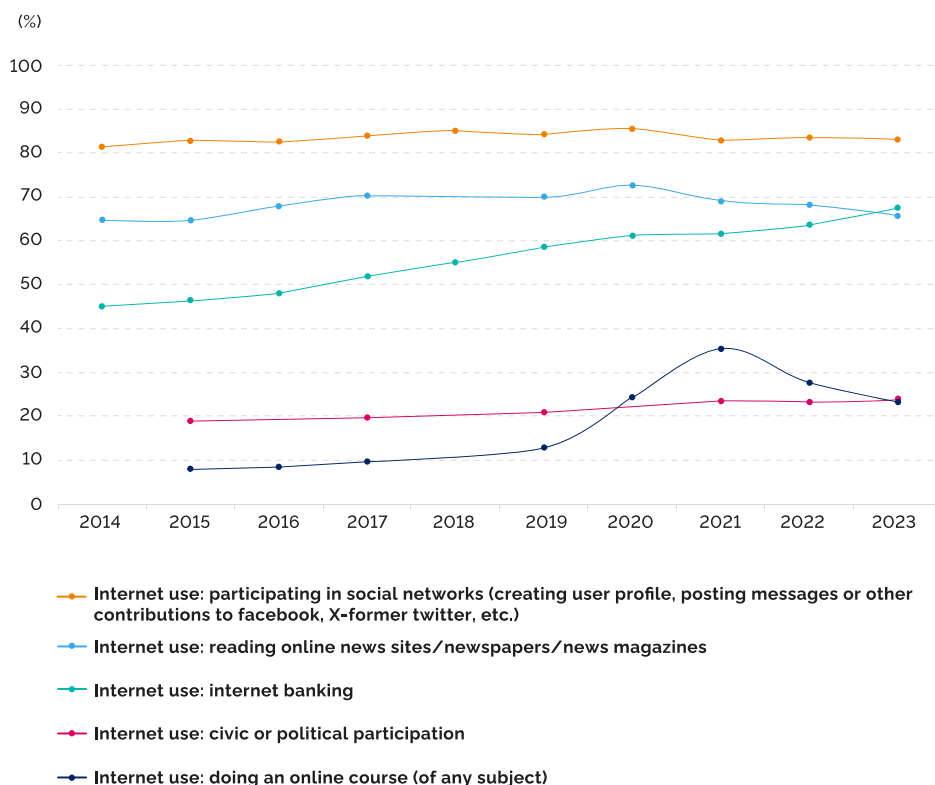


Figure 42: Young people's internet use in the EU, selected activity indicators, 2014-2023

Source: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Young_people_-_digital_world&oldid=635756

Social media is the most popular online activity among young people, with 80% of them using it. This rate has remained stable for the past ten years and is 25 percentage points higher than that of other age groups. For younger generations, the internet is the main gateway to daily activities: accessing news (70%), banking services (60%) and also education. In 2022, more than a quarter of young Europeans took at least one online course, a figure that has more than doubled in four years.²³³ This trend affects over half of young people in Finland and the Netherlands. Finally, only one in five young Europeans uses the

internet for political or civic participation – a relatively low rate, but six percentage points higher than older generations.

In France, spending time online is the second favourite activity among young people, ahead of spending time with friends and family.²³⁴ On average, 15-to-24-year-olds spend four hours a day on the internet – twice as much as the national average. They use the internet for social media, news, entertainment, gaming, but also for shopping, accessing their bank accounts and handling some administrative procedures.

²³⁰

<https://www.sciencedirect.com/science/article/pii/S1054139X20301282>

²³¹ Ricroch Layla, "En 25 ans, le temps passé à dormir la nuit a diminué de 18 minutes", in *France, portrait social*, 2012 Edition, Paris: INSEE, 2012, pp. 107-118.

<https://www.insee.fr/fr/statistiques/1374047?sommaire=1374058>

²³² <https://ourworldindata.org/time-use>

²³³ https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Young_people_-_digital_world&oldid=635756

²³⁴ <https://injep.fr/publication/moral-etat-desprit-et-engagement-des-jeunes-en-2023/>

Young people are satisfied with their lives, but are more often affected by loneliness

The economic development of European societies and, more recently, of Latin American societies has been accompanied by an improvement in populations' sense of well-being.²³⁵

Across Europe, the vast majority of young people say they are satisfied with their lives²³⁶ and report being happier than older generations (82% of young French people, i.e. five percentage

points higher than their parents' generation).²³⁷ Social relationships play a key role in this sense of happiness and in shaping adult life and identity. They have a stronger influence on happiness than financial difficulties.

Globally, the majority of 15-to-24-year-olds also report being satisfied with their lives, largely thanks to the good relationships they have with family and friends.²³⁸ The vast majority of young respondents feel supported and say they can count on family or friends when facing difficult situations.²³⁹

Satisfaction with personal relationships

(on a scale from 0 «not satisfied at all» to 10 «fully satisfied», 2013 and 2018)

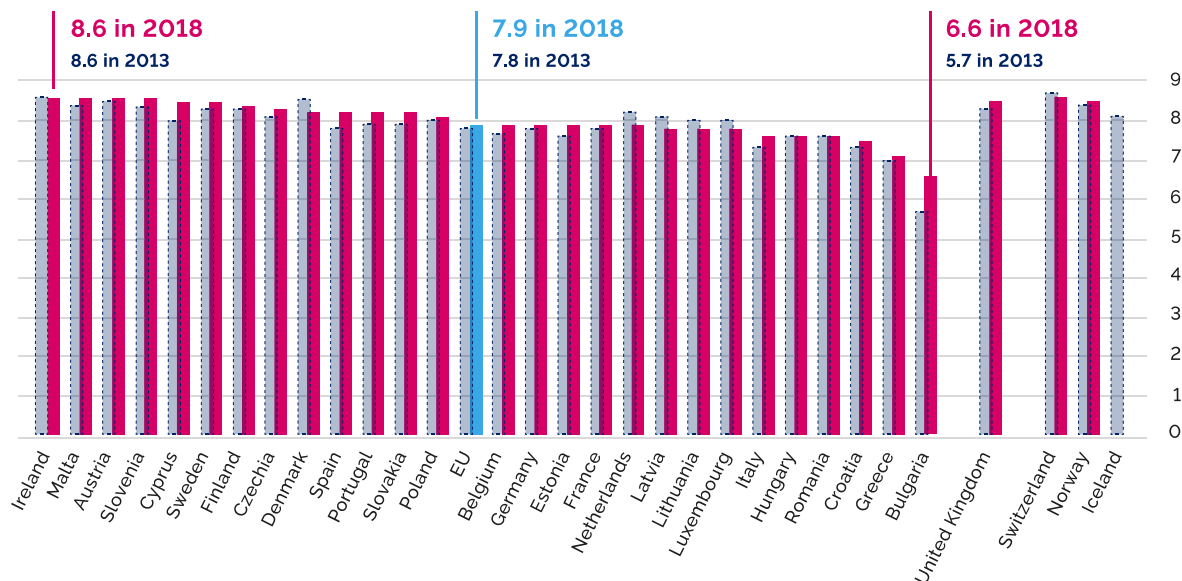


Figure 43: Satisfaction with personal relationships
Source: <https://ec.europa.eu/eurostat/web/products-eurostat-news/-/edn-20200730-1>

Peers play an increasingly important role in the social lives and well-being of young adults, but they do not fully replace families.

Under-30s are the age group that spends the most time with family and friends.²⁴⁰ Friends – but also influencers – play a key

role in shaping identity, affirming values and influencing behaviours. Globally, one in four 16-to-35-year-olds follows influencers on social media.²⁴¹ However, the most recent surveys suggest that young adults are distancing themselves from influencers, whom they trust less and who now have less influence on their opinions and behaviours.²⁴²

²³⁵

https://www.nber.org/system/files/working_papers/w32006/w32006.pdf

²³⁶ <https://www.atlasofeuropeanvalues.eu/fr/maptool.html>;
<https://ec.europa.eu/eurostat/web/products-eurostat-news/-/edn-20200730-1>

²³⁷ Report from the Institut Montaigne.

²³⁸ <https://news.gallup.com/opinion/gallup/404327/good-relationships-constant-young-people-lives.aspx>

²³⁹ <https://news.gallup.com/opinion/gallup/512372/young-people-getting-support-need.aspx>

²⁴⁰ <https://ourworldindata.org/time-use>

²⁴¹ <https://www.marketingcharts.com/digital/social-media-117046>

²⁴² <https://luxus-plus.com/en/young-people-trust-influencers-less/>

Who Americans spend their time with, by age

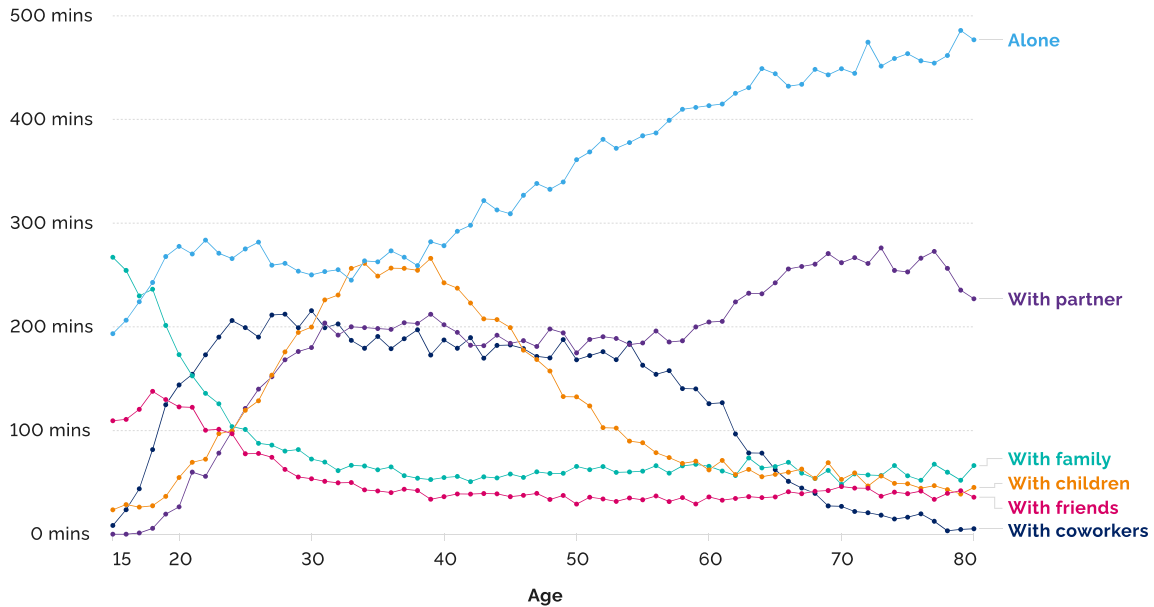


Figure 44: Who Americans spend their time with, by age (Source: Our World in Data)
Source: <https://ourworldindata.org/time-use>

At the same time, young adults can also be affected by loneliness. According to a survey conducted by the Gallup Institute across 142 countries, one in four 19-to-29-year-olds say they feel "very" or "relatively" lonely, compared with 17% of over-65s.²⁴³ In France, one in four young people report often

feeling lonely, a figure that highlights the diversity of situations depending on social background and place of residence.²⁴⁴

For younger generations, social relationships are essential to shaping their identity.

10-Point Gap in Reported Loneliness among Older vs. Younger Adults

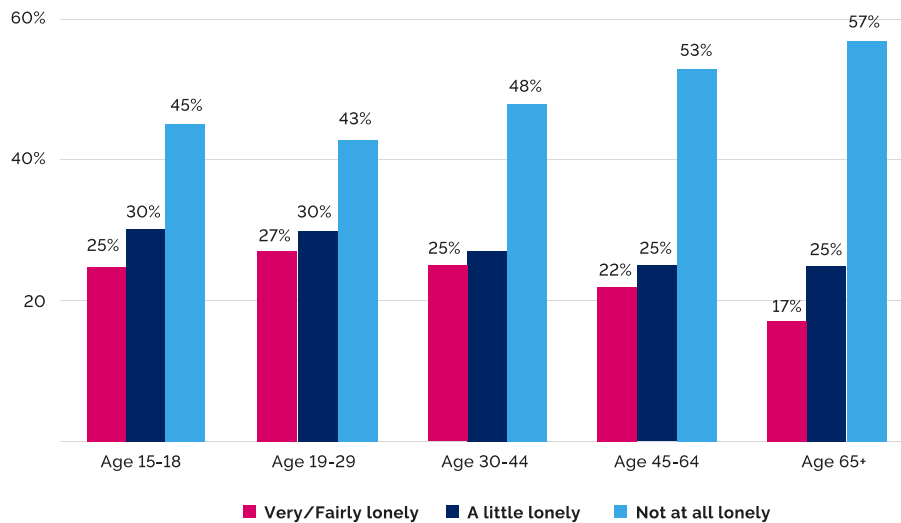


Figure 45: 10-Point Gap in Reported Loneliness among Older vs. Younger Adults (Source: Gallup)

²⁴³ <https://www.gallup.com/analytics/509675/state-of-social-connections.aspx>

²⁴⁴ <https://www.fondationdefrance.org/fr/les-solitudes-en-france/etude-solitudes-2024>

Some young people are experiencing declining health due to physical inactivity and poor nutrition

The rise in physical inactivity is having harmful effects on health across the lifespan. Insufficient physical activity is a risk factor for several diseases (cardiovascular diseases, diabetes, obesity, etc.) and can also affect cognitive development and mental health. People who do not engage in enough physical activity have a 20% to 30% higher risk of premature death.²⁴⁵

Changes in lifestyle are directly contributing to the decline in the physical fitness of adolescents, whose health capital has been deteriorating for at least four decades. In France, the prevalence of diabetes and obesity among adolescents continues to rise (obesity has increased from 15% to 17% in ten years). At the same time, the physical capacities of young adolescents have steadily weakened (in 35 years, 10-to-12-year-olds have lost 1 km/h in running speed for boys and 0.6 km/h for girls).²⁴⁶ This is a global phenomenon, as the World Health Organization (WHO) estimates that more than 80% of adolescents worldwide do not get enough physical activity.²⁴⁷ However, this deterioration in health is not irreversible: pilot projects show that increasing physical activity leads to rapid improvements in physical fitness.²⁴⁸

Latin America, particularly Brazil, faces significant challenges regarding overweight and obesity among young people. It is estimated that over 8% of children under 5 years old are overweight, and nearly one third of those aged 5 to 19 years are affected – a rise from 6.8% and 21.5%, respectively, in 2000.²⁴⁹ Across the entire population, Latin America has experienced the fastest-growing obesity rates since the 2000s,²⁵⁰ driven by lifestyle changes and structural transformations in agri-food systems.²⁵¹

In Brazil, 14% of children and 31% of adolescents are overweight (body mass index between 25 and 30), which is approximately triple and double the global averages, respectively.²⁵² Alongside malnutrition concerns, Brazil also contends with undernutrition among segments of its population. Nearly 40% of households with children under ten years old have faced food insecurity or hunger in recent years, leading to significant short- and long-term health consequences (underweight, weakened immune systems, irreversible physical and mental growth delays).²⁵³

Projected prevalence of underweight or normal weight, pre-obesity, obesity and obesity classes II and III in Brazilian adults by 2030 according to sociodemographic characteristics

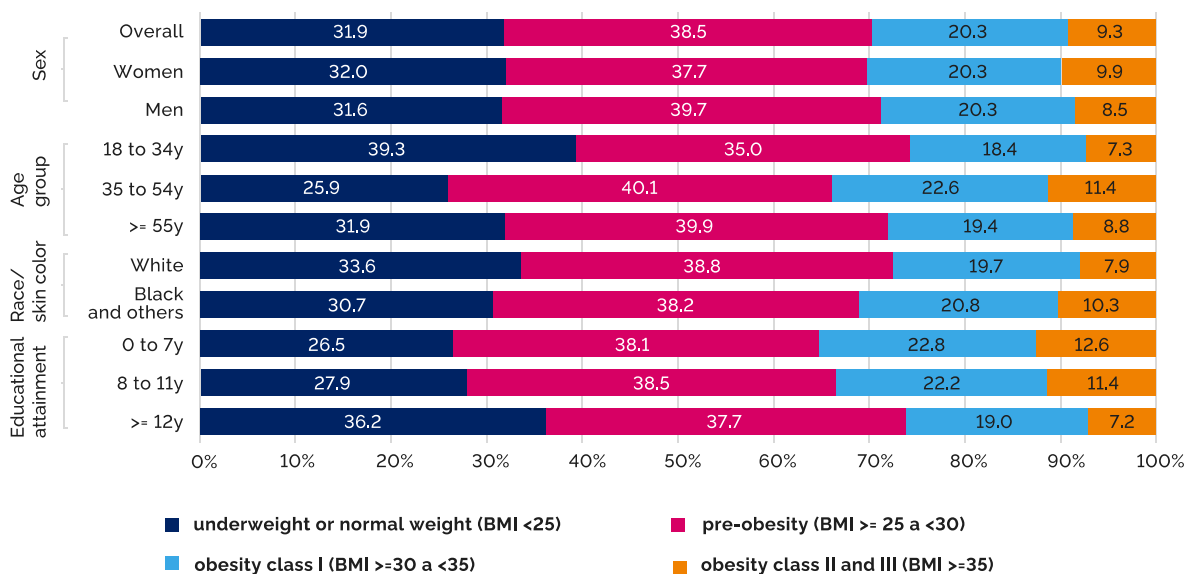


Figure 46: Projected prevalence of underweight or normal weight, pre-obesity, obesity and obesity classes II and III in Brazilian adults by 2030 according to sociodemographic characteristics. (Source: Nature)

²⁴⁵ <https://www.who.int/news-room/fact-sheets/detail/physical-activity>

²⁴⁶

<https://www.senat.fr/questions/base/2023/qSEQ230205484.html>

²⁴⁷ <https://www.who.int/news-room/fact-sheets/detail/physical-activity>

²⁴⁸ https://www.huffingtonpost.fr/life/article/cette-etude-sur-la-sante-des-ados-moins-sportifs-que-les-retraites-inquiete_213702.html

²⁴⁹

<https://www.unicef.org/lac/media/43076/file/Childhood%20overweight%20on%20the%20rise%20in%20LAC-2023%20Report.pdf>

²⁵⁰ [https://www.thelancet.com/journals/lanam/article/PIIS2667-193X\(23\)00060-1/fulltext](https://www.thelancet.com/journals/lanam/article/PIIS2667-193X(23)00060-1/fulltext)

²⁵¹ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6103889/>

²⁵² <https://agenciabrasil.ebc.com.br/en/saude/noticia/2023-11/obesity-surges-among-brazilian-children-adolescents-during-pandemic>

²⁵³ <https://brazilian.report/society/2022/09/23/hunger-crisis-human-capital/>

Major health inequalities are visible from childhood

Health inequalities encompass disparities in health status (in France, managers have a life expectancy 13 years higher than that of manual workers), access to healthcare systems and services (medical density, availability of specialised facilities and services, healthcare costs), and attitudes towards one's own health (invested, indifferent, or having an alternative relationship to health and medicine).

While inequalities in health status are a key driver of socio-economic disparities throughout life, they begin in childhood: in France, at age 17, 5% of children from managerial households are dissatisfied with their health, compared with 16% of children whose parents are economically inactive.

Differences in health status are also linked to educational pathways. Compared with a 17-year-old attending a general or technological secondary school, a 17-year-old in a vocational school is 1.8 times more likely to have attempted suicide requiring hospitalisation, 3.7 times more likely if they are an apprentice, and 4.3 times more likely if they are no longer in education.²⁵⁴

These disparities are especially concerning as studies suggest that social, economic and health inequalities experienced during childhood and adolescence have lifelong health impacts, notably due to the lasting effects of stress.

Tobacco and alcohol consumption are declining, but drug use is on the rise

Among 15-to-24-year-olds, alcohol and drug use is the leading risk factor for premature death or years of healthy life lost. In Western Europe, it accounts for 150,000 years of life lost

among 15-to-19-year-olds (through direct health effects and accidents linked to use).

Trends from 2000 to 2022 in tobacco (cigarettes), alcohol and cannabis use at age 17 (%)

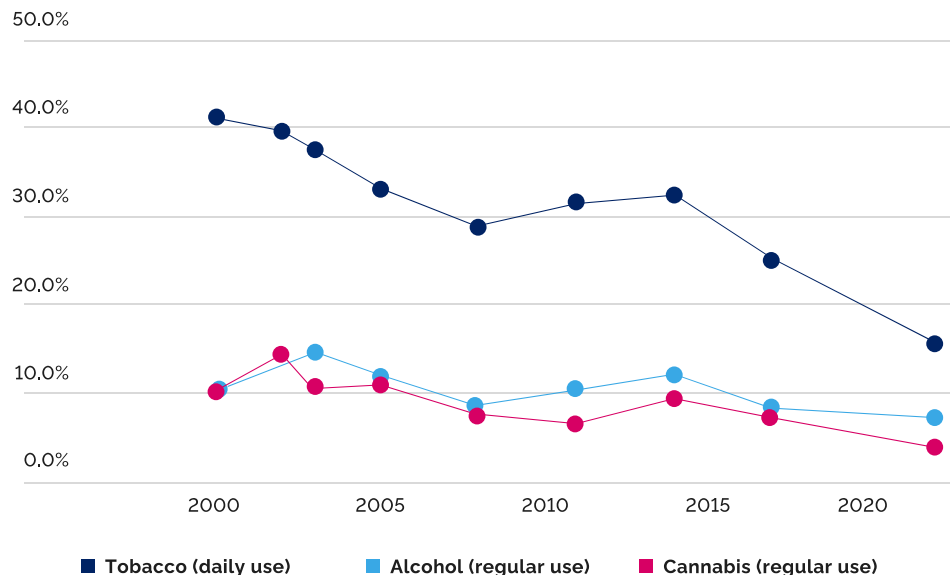


Figure 47: Trends from 2000 to 2022 in tobacco (cigarettes), alcohol and cannabis use at age 17 (%) (Source: ESCAPAD)

Source: Observatoire français des drogues et des tendances addictives (OFDT), ESCAPAD survey from 2022. <https://www.insee.fr/en/statistiques/7752558?sommaire=7752590>

Across Europe, alcohol and tobacco consumption among 15-to-16-year-olds has been steadily declining, although levels remain high: 47% reported consuming alcohol in the past month in 2019, compared with 63% in 2003. After peaking in 2007, binge-drinking fell to its lowest level in 2019.²⁵⁵

Daily cigarette use among this age group halved between 1994 and 2019, with significant variations between countries (2% in Iceland, 15% in Bulgaria and 22% in France, which stands out for its generally high levels of addiction).

²⁵⁴ <https://www.insee.fr/en/statistiques/7752558?sommaire=7752590>

²⁵⁵ http://www.espad.org/sites/espad.org/files/2020.3878_EN_04.pdf

Cannabis experimentation is also declining among young people, but the use of new drugs is spreading. Since 2017, ecstasy – previously confined to alternative party scenes – has become the most used drug among 18-to-25-year-olds in France after cannabis, ahead of cocaine, heroin, crack and LSD.²⁵⁶

The pandemic appears to have accelerated this decline. In 2022, 43% of French lower secondary school pupils and 68% of upper secondary pupils reported having tried alcohol, compared with 60% and 85%, respectively, in 2018.²⁵⁷ However, it is too early to tell whether this decline is temporary or long-lasting.

Emerging Trends

Young people are increasingly subject to bans for the sake of their well-being

Several policy measures adopted or put forward in recent years specifically target younger generations. They share the common aim of banning practices deemed harmful to their health. These decisions reflect the failure of awareness-raising or incentive-based measures (including financial incentives) and the authorities' willingness to override parental authority in the name of public health.

France banned corporal punishment as early as 2016 and passed a law stipulating that parental authority must be exercised without physical, verbal or psychological violence.²⁵⁸ In 2024, a report submitted to the French President proposed banning screens for children under 3 and mobile phones for those under 11.²⁵⁹

In early 2024, the United Kingdom announced its intention to impose a lifetime ban on cigarette sales to young people born after 2009,²⁶⁰ with the aim of gradually eradicating tobacco use among entire generations.

There is a significant decline in youth mental health

In Western countries, the prevalence of mental disorders and psychological distress – such as anxiety, depression, anorexia, bipolar disorder and psychosis – has been rising among younger generations for over a decade.

In France, the prevalence of major depressive episodes has been worsening since 2005, with this deterioration accelerating significantly since 2017. It rose from 9% in 2005 to 20% in 2021 among 18-to-24-year-olds, and from 8% to 15% among 25-to-34-year-olds.²⁶¹ Young people from lower-income backgrounds and NEETs are particularly affected.

The same trend can be seen across Europe and the United States. One study shows that the proportion of American high school students reporting persistent feelings of sadness and/or hopelessness rose from 26% to 44% between 2009 and 2021. Antidepressant use among young Americans is estimated to have increased by 62% between 2014 and 2021.²⁶²

While the pandemic has acted as an accelerator, this deterioration – about which the WHO had already raised concerns as early as 2013²⁶³ – is linked to several structural factors. The increasing use of social media, time spent in front of screens, and a lack of physical activity and social interaction are likely to exacerbate situations of social isolation (although no study has definitively proven the inherent dangers of social media use). On average, American adolescents spend more than five hours a day on social media, at the expense of other activities beneficial to mental, physical and social health.²⁶⁴

There is a worrying rise in cancer among young people in developed countries

An increasing number of studies in developed countries highlight a rise in cancer among young people,^{265, 266} (colorectal, intestinal, breast, bladder cancer, etc.), although some cancers are declining (such as cervical cancer, due to the HPV vaccine).²⁶⁷ A recent study published by BMJ Oncology shows that this rise is particularly pronounced in more developed countries, which may partly reflect better early cancer detection in wealthier nations.²⁶⁸ In France, for example, among 15-to-49-year-olds, new cancer cases have been rising by 1% per year since 1990.²⁶⁹

This concerning rise in cancer among young adults is all the more troubling as many of these cancers, such as colorectal cancer, are traditionally associated with ageing. According to a study by the American Cancer Society, new cases among people under 55 increased by 1% to 2% per year between 1995

²⁵⁶ LSD, from the German "Lysergsäure-diethylamid".

²⁵⁷ <https://www.europe1.fr/societe/les-ados-consomment-de-moins-en-moins-de-tabac-alcool-et-cannabis-4227123>

²⁵⁸ <https://www.vie-publique.fr/loi/21034-loi-interdiction-de-la-fesse-violences-educatives-ordinaires>

²⁵⁹ https://www.liberation.fr/societe/familles/les-enfants-face-aux-ecrans-un-rapport-propose-de-les-interdire-aux-moins-de-3-ans-tout-comme-les-portables-avant-11-ans-20240430_AVXDY34P5RHUVFATECUB73603E/

²⁶⁰ https://www.liberation.fr/international/europe/tabac-la-vente-des-cigarettes-interdite-en-grande-bretagne-a-toute-personne-nee-apres-le-1er-janvier-2009-20240417_3QCASCQBUDRBDGQ42GZD7M7FE/

²⁶¹ <https://www.santepubliquefrance.fr/maladies-et-traumatismes/sante-mentale/depression-et-anxiete/documents/article/prevalence-des-episodes-depressifs-en-france-chez-les-18-85-ans-resultats-du-barometre-sante-2021>

²⁶² <https://www.cdc.gov/mmwr/volumes/71/su/pdfs/su7103a3-H.pdf>

²⁶³ <https://www.who.int/publications/i/item/9789240031029>

²⁶⁴ <https://www.futuribles.com/sante-mentale-les-jeunes-en-crise/>

²⁶⁵ https://www.lemonde.fr/planete/article/2024/08/19/aux-etats-unis-de-nombreux-cancers-sont-de-plus-en-plus-frequents-chez-les-jeunes_6285959_3244.html

²⁶⁶ <https://sante.lefigaro.fr/social/sante-publique/la-hausse-des-cancers-chez-les-jeunes-britanniques-est-preoccupante-20240613>

²⁶⁷ Vaccine against human papillomavirus infections.

²⁶⁸ https://www.liberation.fr/societe/sante/le-cancer-chez-les-moins-de-50-ans-a-augmente-de-80-en-trente-ans-20230906_ETTM2Q4T6BA47JSY026JEQJSBU/

²⁶⁹ https://www.bfmtv.com/sante/les-jeunes-sont-ils-vraiment-de-plus-en-plus-touchees-par-le-cancer_GN-202407270017.html#:~:text=Un%20chiffre%2C%20sensationnel%2C%20a%20cristallise%20C3%A9,les%20jeunes%20en%2050%20ans

and 2020, and 20% of new colorectal cancer cases now affect this age group, with young men being particularly affected.²⁷⁰ In 2017, the same study found that people born around 1990 had twice the risk of developing colon cancer and four times the risk of developing rectal cancer compared to those born in the 1950s. In addition, a study published in JAMA Surgery indicates that by 2030, colon cancer rates will increase by 90% and rectal cancer rates by 124% among 20-to-34-year-olds.²⁷¹

Cancer is a complex disease, linked to both hereditary factors and environmental factors that increase the risk of developing this illness. The two historical causes of cancer – alcohol and tobacco – have declined over time,²⁷² but are now being replaced by a range of environmental and behavioural factors.^{273, 274, 275} Nevertheless, further research is needed to better understand the origins of this phenomenon.

Future Trends

By 2040, the lifestyles of younger generations will be primarily shaped by freedom, autonomy, digital technology and friendships. Young people may increasingly be caught between their aspirations, prevailing social norms and various constraints, particularly financial ones. Their lifestyles will become increasingly diverse depending on their place of residence, socio-economic and cultural background, gender and income.

Health inequalities could widen, with the most disadvantaged social groups affected both by their living conditions, greater exposure to certain pollutants and difficulties accessing healthcare.

Young people's mental health could continue to deteriorate, remain insufficiently addressed and become a major and strategic issue for Western societies.

Possibilities for Radical Change

What if, by 2040, Europe faced a mental health epidemic among young people?

Within the next 20 years, several European countries could experience large-scale and lasting episodes of psychological and psychiatric disorders among young adults: eco-anxiety, depression, distress, and even suicides.

What if, by 2040, younger generations faced a wave of new restrictions?

What if some countries banned the consumption of red meat or air travel for younger generations, in the name of protecting their future?

What if, by 2040, some young people adopted a lasting commitment to a simpler lifestyle?

In the future, a simple lifestyle could become the norm for some young people, whether by necessity (due to financial constraints) or by choice (to avoid reliance on material possessions and to reduce their environmental impact).

²⁷⁰ <https://www.menshealth.com/health/a60733985/young-bodies-aging-too-fast-early-cancer/>

²⁷¹ <https://www.menshealth.com/health/a28401324/young-men-colon-cancer/>

²⁷² https://www.lemonde.fr/planete/article/2024/08/19/aux-etats-unis-de-nombreux-cancers-sont-de-plus-en-plus-frequents-chez-les-jeunes_6285959_3244.html

²⁷³ https://www.liberation.fr/societe/sante/le-cancer-chez-les-moins-de-50-ans-a-augmente-de-80-en-trente-ans-20230906_ETTM2Q4T6BA47JSYO26JEQJSBU/

²⁷⁴ <https://www.santemagazine.fr/actualites/actualites-sante/hausse-des-cancers-chez-les-jeunes-le-vieillissement-accelere-pourrait-en-etre-une-des-causes-1058774#De-l%E2%80%99urgence-d%E2%80%99agir-sur-le-vieillissement-biologique>

²⁷⁵ <https://www.menshealth.com/health/a60733985/young-bodies-aging-too-fast-early-cancer/>

Trust, civic engagement, revolt

Major trends

Young people increasingly distrustful of institutions and politicians

Less than half of 18-29-year-olds in OECD countries trust their government and main democratic institutions.²⁷⁶

For several years now, French opinion polls have shown high levels of mistrust in the political system and institutions in general. This mistrust can be observed across all generations, but it is particularly pronounced among the young, implying a generational effect that is likely to last.

For example, two-thirds of young French people feel poorly represented by their MPs and view politicians as corrupt.²⁷⁷ While this view is shared by all generations, the feeling is particularly acute among the young.

In Latin America, only half of the under-35s say they support democracy, some 10 percentage points lower than people over 65.²⁷⁸ In addition, only 40% of Latin Americans under the age of 25 describe themselves as satisfied with democracy.

Proportion of people who support democracy in Latin America

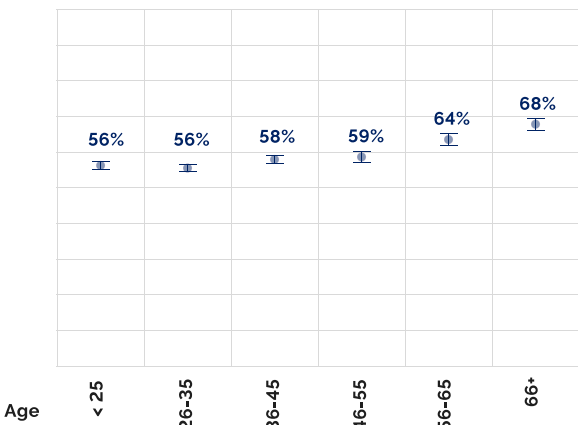


Figure 48: Proportion of people who support democracy in Latin America

Source: <https://www.vanderbilt.edu/lapop/ab2023/AB2023-Pulse-of-Democracy-final-20231127.pdf>

Trust in national government by age

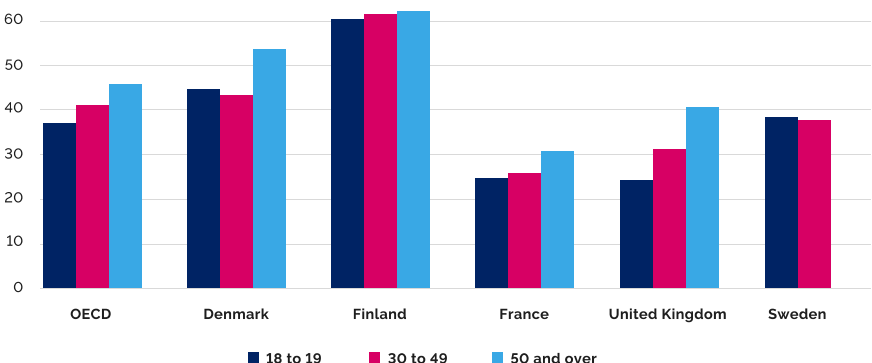


Figure 49: Trust in national government by age

Source: <https://www.lesechos.fr/monde/enjeux-internationaux/les-jeunes-et-les-defavorises-ne-font-pas-confiance-a-leur-gouvernement-1776656>

²⁷⁶ https://www.oecd.org/en/publications/governance-for-youth-trust-and-intergenerational-justice_c3e5cb8a-en.html

²⁷⁷

<https://www.institutmontaigne.org/ressources/pdfs/publications/une-jeunesse-plurielle-enquete-aupres-des-18-24-ans-rapport.pdf>

²⁷⁸ <https://www.vanderbilt.edu/lapop/ab2023/AB2023-Pulse-of-Democracy-final-20231127.pdf>

This mistrust of institutions is also found in Brazil, where less than a quarter of 16-25-year-olds say they trust the government and political sphere.²⁷⁹

Youth distrust has grown since the pandemic, when many found themselves facing unprecedented situations (e.g. school closures, isolation, anxiety, a lack of masks). Some continue to suffer the consequences of certain political decisions today.

Young people felt ignored during the pandemic, if not sacrificed.

Levels of youth trust in institutions vary according to social class and income. In France, there is an almost 20-percentage-point difference between the level of trust shown by the richest and best educated 20% and that of the poorest and least educated 20%.

Attachment to the principle of democratic government by generation

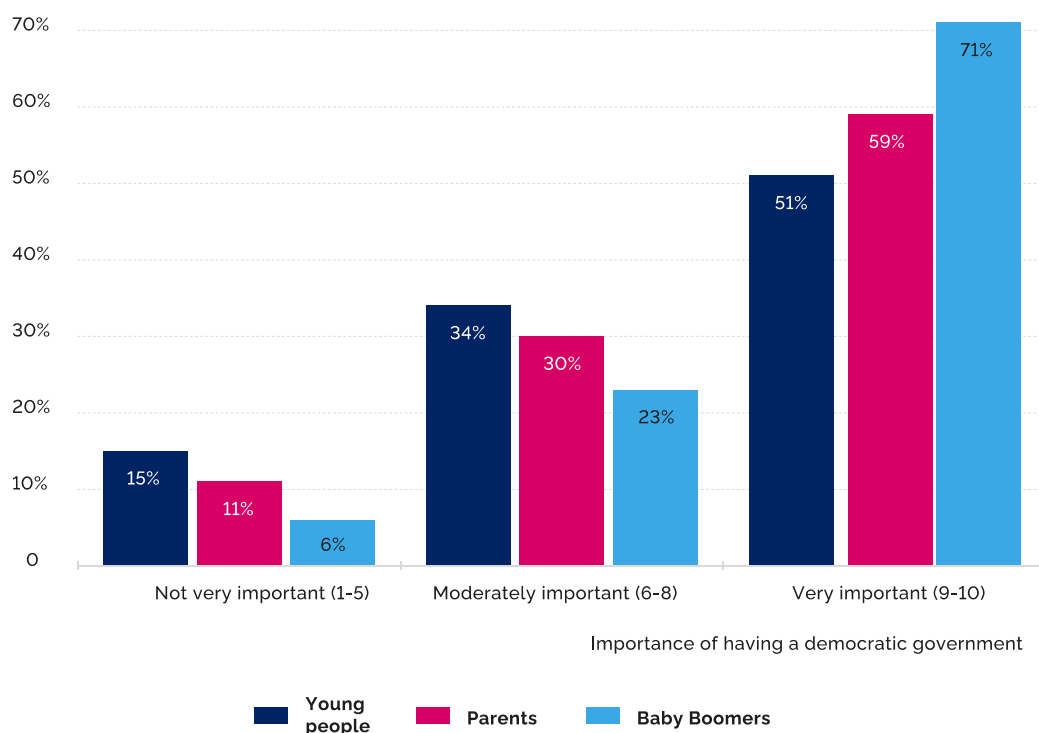


Figure 50: Attachment to the principle of democratic government by generation
Source: Institut Montaigne 2022.²⁸⁰

The number of under-29s who describe democracy as "absolutely vital" rose between 2005-2009 and 2017-2022 (from 36% to 46% in France and from 52% to 63% in Germany). The war in Ukraine may have increased young people's interest in democratic issues, although proof in the form of raw data is lacking.²⁸¹

Attachment to democracy and civic-mindedness increases with respondents' age. This trend cuts across all European states and is particularly pronounced in countries committed to democratic principles.

A structurally high abstention rate among the young

Young people's structural distrust of institutions and democracy has had a knock-on effect on election turnout, with abstention rates high and rising. The rise is particularly spectacular at municipal, legislative and European elections.

In French legislative elections, the abstention rate for 18-24-year-olds was 75% in 2022, compared with 43% during the first round of voting in 2024.²⁸² At the 2024 European elections, half of 18-24-year-olds and 60% of 25-34-year-olds abstained.²⁸³

²⁷⁹ UNDP_Encuesta Iberoamericana de Juventudes; https://luminategroup.com/storage/1459/EN_Youth_Democracy_Latin_America.pdf

²⁸⁰ <https://www.institutmontaigne.org/ressources/pdfs/publications/une-jeunesse-plurielle-enquete-aupres-des-18-24-ans-rapport.pdf>

²⁸¹ https://www.researchgate.net/publication/362019855_YOUTH_STAND_FOR_THE_FUTURE_OF_EUROPE_Research_Report

²⁸² <https://www.ipsos.com/fr-fr/legislatives-2024/une-participation-exceptionnelle-dans-tous-les-electorats-legislatives-2024>

²⁸³ <https://start.lesechos.fr/societe/engagement-societal/elections-3-differences-entre-le-vote-des-jeunes-et-celui-des-autres-electeurs-2100481>

Voting behaviour by age from 2002 to 2022

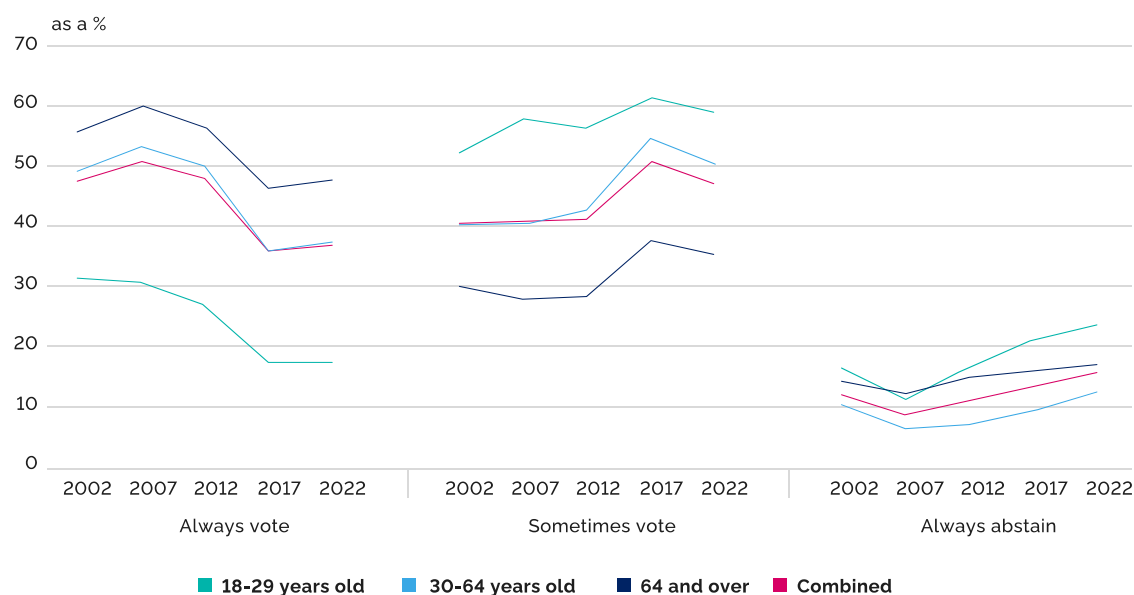


Figure 51: Voting behaviour by age from 2002 to 2022

Source: <https://ses.ens-lyon.fr/actualites/rapports-etudes-et-4-pages/vingt-ans-de-participation-electorale-en-2022-les-ecarts-selon-lage-et-le-diplome-continuent-de-se-creuser-insee-2022>

A growing number of young people seem to question the point of voting, with almost half seeing it more as a right than a duty, twice as many as the over-65s.²⁸⁴ In OECD countries, youth participation in elections is particularly hampered by a feeling (shared by 80% of young French people during the 2017 presidential elections)²⁸⁵ that youth concerns are not sufficiently taken into account and that their vote will not lead to positive change.²⁸⁶

Other reasons for youth abstention exist: in France, for example, young people are geographically very mobile, but do not always register to vote.

Youth participation in elections gradually falls after the age of 18 before rising again around the age of 40. Voting may be

abandoned at certain stages of life, when it is seen as peripheral or ill-suited to voters' political demands, before once again becoming a tool for democratic participation.

Young people highly attached to collective solidarity

Despite their criticism of democratic institutions, the number of young Europeans who profess confidence in their country's social protection system is higher than for other age groups, reaching 70% in France, Austria and Northern European countries. The majority of young Europeans also express confidence in their country's healthcare system.

²⁸⁴ https://injep.fr/wp-content/uploads/2022/12/IAS62_vote-jeunes.pdf

²⁸⁵ <https://harris-interactive.fr/wp-content/uploads/sites/6/2017/04/Rapport-Jeunes-solidarite-Presidentielle-Harris-Interactive.pdf>

²⁸⁶

https://www.oecd.org/content/dam/oecd/en/publications/reports/2020/10/governance-for-youth-trust-and-intergenerational-justice_0fbfe33d/c3e5cb8a-en.pdf

Percentage of young people who have confidence in the social security system

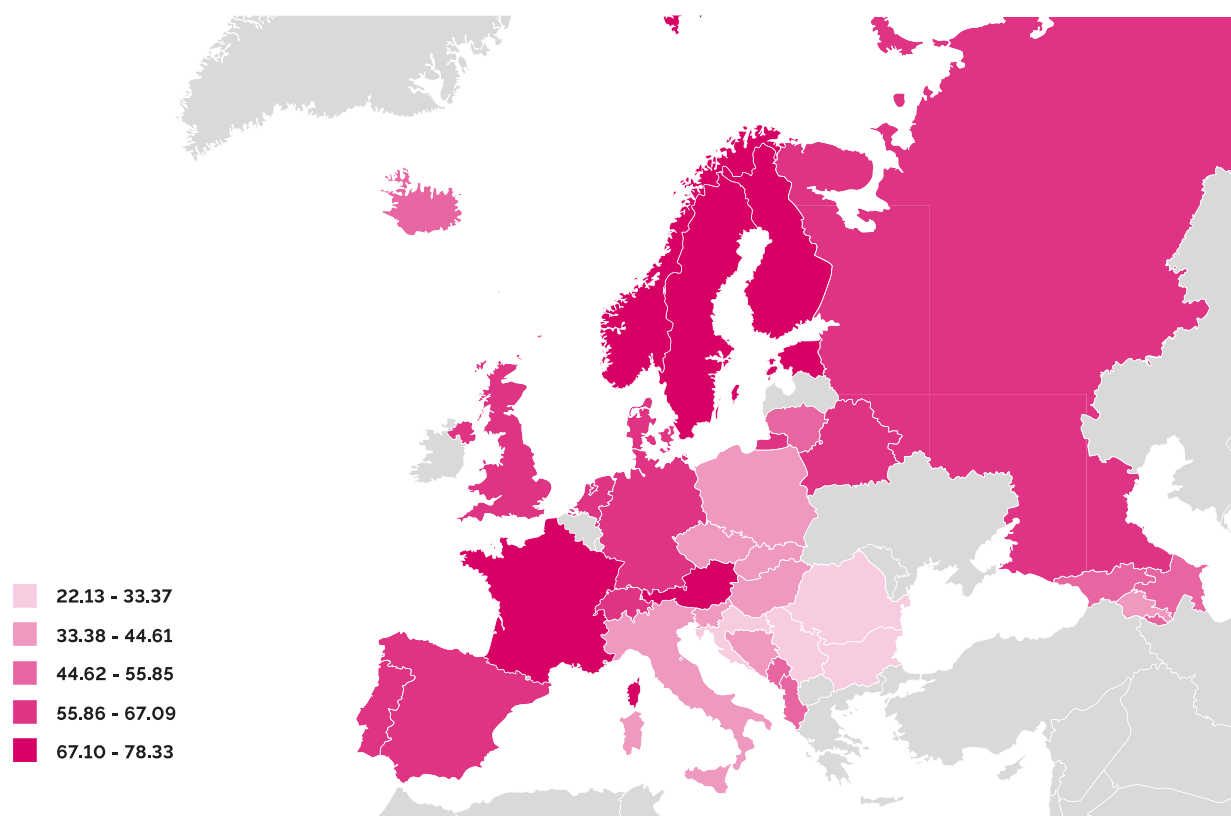


Figure 52: Percentage of young people who have confidence in the social security system

Source: <https://www.atlasofeuropeanvalues.eu/fr/maptool.html>

According to a survey by the European Parliament,²⁸⁷ tackling poverty and unemployment is one of the top three concerns for young Europeans.

Young generations value the idea of "taking care of the poor and in need, regardless of their contribution to society".²⁸⁸ However, their degree of attachment varies from country to country.

In the Nordic countries, France, Spain, Italy, Germany and Portugal, over 80% of young people are very attached to this

idea. All other European states have a percentage exceeding 60%.

Nearly 20% of young Europeans describe themselves as concerned about living standards in their country, almost double the figure for 30-45-year-olds. In France, more than nine out of ten people aged between 18 and 22 consider solidarity to be a core value.²⁸⁹ They also rate helping others as one of the five most important qualities.²⁹⁰

²⁸⁷ <https://european-youth-event.europarl.europa.eu/files/live/sites/eye/files/pdfs/fl-youth-survey-youth-ep-ig-en.pdf>

²⁸⁸ <https://www.atlasofeuropeanvalues.eu/fr/maptool.html>

²⁸⁹ *Être jeune en 2017: Quelles valeurs? Quels modèles?* https://www.ifop.com/wp-content/uploads/2018/03/3704-1-study_file.pdf

²⁹⁰ *Ibid.*

Emerging trends

Diverse forms of political participation among the young

In addition to structurally high abstention rates, young adults are adopting alternative forms of political engagement.

Some are actively involved in the voluntary or humanitarian sector, or in citizens' movements.²⁹¹ They may also engage in other forms of political participation, such as boycotts, demonstrations, petitions or civil disobedience.²⁹² According to expert analysts, young people are not disengaging from civic life en masse.²⁹³

According to the OECD, youth attitudes towards informal forms of political engagement are changing.²⁹⁴ Whereas 20 years ago such activities were seen as supplementary to voting, young people demonstrating today are less likely to vote at every opportunity. They see demonstrations as an alternative way of making their voices heard.

A quarter of young people say they have already expressed a political opinion online and taken part in a demonstration (10 percentage points more than older age cohorts).²⁹⁵ On social media, young people are particularly vocal on issues such as inequality and discrimination, climate change and freedom of expression. In the EU, almost half of young adults have already signed a petition and a quarter have taken part in a demonstration or a boycott (of products or companies) or posted a political opinion online.²⁹⁶

The new forms of political participation favoured by young people today have one thing in common: they are more

sporadic and non-committal, since the causes adopted by young people can change frequently. They are less likely to involve regular or long-term membership of a group (e.g. a political party, trade union or association). In fact, new forms of engagement are sometimes criticised for their lack of commitment, giving rise to the term "slacktivism".²⁹⁷

Young adults may also engage in voluntary work: this is the case for a quarter of young French people and a third of Brazilians.²⁹⁸ In Brazil, the pandemic had a major impact on youth engagement, when half of those already involved in volunteer activities decided to devote even more time to them.²⁹⁹

While the majority of volunteers are still driven by the idea of solidarity and helping others, volunteering is increasingly seen as a way of developing useful professional skills or testing out a sector.³⁰⁰ Throughout Europe, more and more young people view volunteering as an investment for the future and something that can be showcased to employers.³⁰¹

Young people generally have confidence in the police

In 2017 (the most recent available data), the majority of young Europeans had confidence in the police. In Eastern Europe, young people's level of confidence in the police has risen significantly over the last 30 years and is now on a par with that of older generations. In Western and Northern European countries, the level of confidence is structurally high and, like elsewhere, tends to resemble that of other age groups.³⁰²

²⁹¹ https://harris-interactive.fr/opinion_polls/jeunes-solidarite-et-presidentielle-une-jeunesse-defiante-mais-ouverte-sur-le-monde-et-attachee-a-la-solidarite-internationale/

²⁹² https://injep.fr/wp-content/uploads/2022/12/IAS62_vote-jeunes.pdf

²⁹³ <https://www.ladn.eu/nouveaux-usages/quelles-sont-les-nouvelles-formes-dengagement-et-que-disent-elles-de-nous/>

²⁹⁴ <https://www.oecd.org/fr/htmlsites/mena/gouvernance/Young-people-in-OG-FR.pdf>; <https://www.oecd.org/fr/gouvernance/rapport-engagement-des-jeunes.htm>

²⁹⁵ <https://www.oecd-ilibrary.org/sites/O8cce20f-fr/index.html?itemId=/content/component/O8cce20f-fr#section-d1e5410>

²⁹⁶ <https://www.europarl.europa.eu/at-your-service/files/be-heard/eurobarometer/2021/youth-survey-2021/report.pdf>

²⁹⁷ <https://www.carenews.com/carenews-info/news/instagram-et-tiktok-au-service-des-nouvelles-formes-dengagement-des-jeunesses>

²⁹⁸ https://injep.fr/tableau_bord/les-chiffres-cles-de-la-vie-associative-2023-benevolat/#:~:text=Un%20quart%20des%20Fran%C3%A7ais%20se,%2C%20b%C3%A9n%C3%A9volat%2C%20usager%E2%80%A6

²⁹⁹ <https://pesquisavoluntariado.org.br/wp-content/uploads/2022/04/2021-Survey-on-Volunteering-in-Brazil.pdf>

³⁰⁰ <https://www.mediametrie.fr/en/node/2140>

³⁰¹ [Mobility of young volunteers](#)

³⁰² Note that the 2017 survey was carried out following a period marked by security tensions and attacks in Europe. This may have periodically boosted levels of confidence in the police.

Confidence in the police

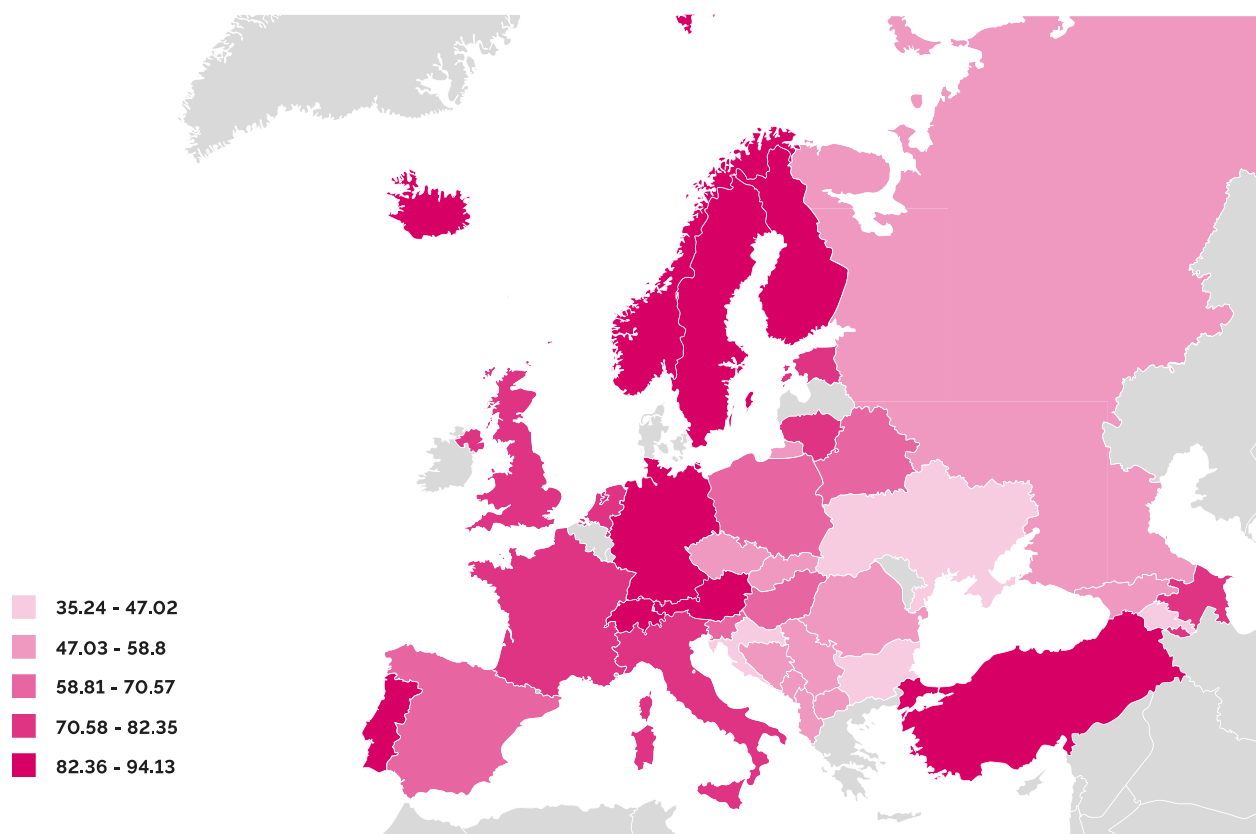


Figure 53: Percentage of people who have confidence in the police

Source: <https://www.atlasofeuropeanvalues.eu/fr/maptool.html>; *Futuribles 2021*, Olivier Galland.³⁰³

These long-term trends cast doubt on the idea that young people categorically distrust the police. However, over the past ten years or so, growing social unrest in France has sometimes led to tensions between police and protesters, particularly the youngest. This may erode their confidence in the police.

According to an Ifop survey carried out in June 2020, half of young French people say that they "like" or "have confidence in" the police, compared with 66% of those aged 35-64 and 76% of those aged 65 or over. Hostility towards the police is expressed by only 13% of the under-35s, while 28% say that they are "worried".

Young people as citizens of their country, region and world

Younger generations are characterised by having multiple identities at various geographical levels.

At the European level, young adults define themselves both as citizens of their country and as citizens of the EU (for over three quarters of them).³⁰⁴ Over 90% of students say they are proud to be European, with 80% defining themselves first and foremost as European citizens. The EU has become a territorial benchmark for young people and has positive connotations for half of 18-30-year-olds, who see it as useful for promoting democracy and cooperation.³⁰⁵ A majority of European students also define themselves as global citizens. In France, almost one in five young adults say that they would like to live abroad.³⁰⁶

³⁰³ <https://www.futuribles.com/les-generations-au-prisme-des-valeurs/>

³⁰⁴ <https://www.iea.nl/sites/default/files/2024-02/ICCS%202022%20European%20Report.pdf>

³⁰⁵ <https://injep.fr/publication/le-regard-des-jeunes-sur-lunion-europeenne-en-2022/>

³⁰⁶ <https://www.institutmontaigne.org/ressources/pdfs/publications/une-jeunesse-plurielle-enquete-aupres-des-18-24-ans-rapport.pdf>

Concepts associated with the European Union by 18-30-year-olds in 2019 and 2022

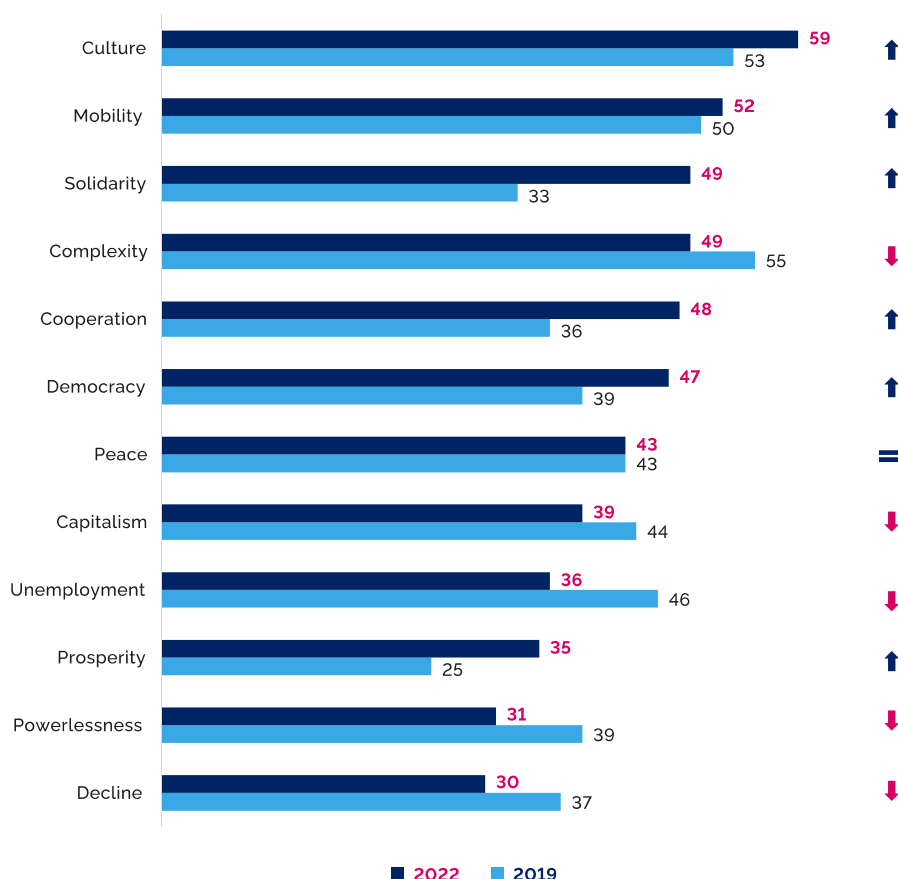


Figure 54: Concepts associated with the European Union by 18-30-year-olds in 2019 and 2022
Source: https://injep.fr/wp-content/uploads/2023/01/rapport-2022-18-Baro_jeunes2022_Europe.pdf, p. 14

Adults under the age of 35 are the group that travels the most, particularly overseas.³⁰⁷ Travel is valued as a time to relax, discover new places and socialise with family and friends and/or strangers.

At the same time, young people are slightly less attached to local areas than their elders. This lack of attachment may reflect an age effect rather than a generational one, since young adults are generally less tied to a specific area by employment and/or family.

Future trends

By 2040, there could be a widening gap between institutions – their values and the way they operate – and the way young people engage with them.

The majority of young people will still be attached to democracy and solidarity in 2040, but they will no doubt have a more restrictive definition of these values than other age groups. They will be more selective about participating in community life and have greater demands.

At the same time, youth political engagement will become increasingly diverse, with the majority participating in short-term actions for specific causes (petitions, demonstrations, boycotts etc.). Long-term commitment may be restricted to a minority of young people who are particularly active and motivated.

³⁰⁷ <https://www.chaire-pegase.com/>

Possibilities for radical change

By 2040, the majority of young people will continue to shun the ballot box

In the future, average youth turnout at elections could remain persistently low, or even fall further if young people feel that voting is no longer a way to make their voice heard. For some, this situation could continue into their thirties.

By 2040, a minority of young Europeans could become increasingly radical about certain causes

Faced with the scale of environmental, economic, social and climate-related challenges, some young people may feel that government and business action falls short. In response, they may turn to radical movements and activism to advance their cause, even engaging in civil disobedience.

By 2040, some young people could reject the fundamental principles of democracy and national solidarity

This rejection could crystallise around the pension system and intergenerational solidarity.

Young people and insurance

The previous sections have shown the extent of the changes facing younger generations in European and Latin American countries. These changes have an impact on the risks that young people face today, and will face in the future, and on their

insurance needs. This section provides a summary of the current insurance pathways of young adults and their relationship with insurance.

Major trends

Growth and diversification of risks for young adults

Young adults are facing an increase in and diversification of risks, which may be linked to their behaviour or to the environment in which they live.

Various studies show that risky behaviour among young people remains a reality, even if its nature may be changing.³⁰⁸ Today's young adults have generally grown up in societies that seek to protect them as much as possible, and accidents are increasingly seen as the consequence of reckless behaviour. In other words, the very concept of risk changes over time.

The degree of tolerance on the part of parents and society towards the risks incurred by the very young is tending to diminish and to shift. Certain types of behaviour are strongly discouraged, such as children spending time alone in public spaces and in nature. But other risks continue to be tolerated, such as the consumption of alcohol and drugs.

Other risks may also increase, such as those linked to sporting activities or online activities: cyber-bullying, identity theft, unwanted interactions and various scams. In France, 70% of young adults say they have "lost control" over their screens, citing issues such as a loss of the sense of time, sleep problems and irritability.³⁰⁹ The omnipresence of screens in young people's lives also carries the indirect risk of locking them into a short-term perspective, to the detriment of longer-term concerns and investments.

As this foresight report shows, younger generations will also be confronted, in the same way as their elders or sometimes more acutely, with risks linked to the national or even international context: for example, in the domains of health, the climate, the geopolitical context, the economy, etc. Young people could prove to be even more vulnerable to these risks, given their lack of financial resources, experience and knowledge of potential solutions available to them.

Despite the scale of the emerging risks, young people do not necessarily have the necessary room for manoeuvre to prepare for them. In an international survey carried out by the insurtech firm ReMark, almost 70% of people under the age of 35 surveyed said they were not saving for their future (traditional savings, pension plans or investments). They consider that it is too early to do so, or that they do not have sufficient income to save. Unsurprisingly, the under-26s are the most likely (one quarter of them) not to want to save for their retirement.

Young people are poorly covered by insurance³¹⁰

Faced with this diversification of risks, who do young adults turn to? When do they turn to family and friends, the state or insurers? Various surveys provide a better understanding of young adults' knowledge of insurance products and the trust they place in insurers.

Young people today have a complex relationship with insurance. They recognise the need for protection, particularly for compulsory products such as motor and home insurance, but there is a persistent sense of distrust.³¹¹ According to a 2024

³⁰⁸ <https://www.revue-risques.fr/2022/09/dossier-jeunesse-et-risque/>

³⁰⁹ <https://www.revue-risques.fr/2022/09/dossier-jeunesse-et-risque/>

³¹⁰ https://cdn.remarkgroup.com/GCS-2023-24_A-Decade-In-Review-Paving-The-Future-of-Insurance_FR.pdf

³¹¹ <https://stayrelevant.globant.com/fr/technology/finance/pourquoi-les-assureurs-doivent-prendre-les-consommateurs-du-millenaire-et-de-la-generation-z-au-serieux/>

study conducted by ReMark International in 22 countries (including France, Germany, Spain, Italy, Mexico and Chile), 65.1% of young people belonging to Generation Z and millennials have car insurance and 49.3% have home insurance. When it comes to "optional" insurance, the figures fall below 40%: only a third of those questioned have life insurance.³¹²

In the EU, only 29% of 18-24-year-olds claim to have non-life insurance, compared with 42% of 25-39-year-olds and half of 40-54-year-olds.³¹³ Only a quarter of 18-24-year-olds have life insurance, compared with a third of 25-39-year-olds. At the same time, more 18-24-year-olds and especially 25-39-year-olds own cryptocurrencies than the average.

Which of the following financial products do you currently have or have you had in the last two years? [Multiple answers allowed] (% by socio-demographics)

	A private pension or retirement product	Life insurance	Non-life insurance (e.g. household insurance, motor insurance)	A mortgage or home loan	Other consumer loan	An investment product (funds, stocks or bonds)	Crypto-securities (including crypto-currency)	None of these	Don't know/prefer no to answer
EU27	22	31	46	20	14	24	6	21	3
Gender									
Male	25	34	47	22	14	30	10	17	3
Female	19	29	45	18	14	18	3	24	4
Age									
18-24	7	24	29	10	10	20	9	31	7
25-39	20	34	42	25	15	25	14	19	3
40-54	26	36	49	29	16	24	7	18	3
55+	24	29	50	14	13	25	2	21	3

Source: <https://europa.eu/eurobarometer/surveys/detail/2953>

These low rates of insurance take-up by young people can be explained primarily by an age effect. As the analyses in this report show, before the age of 25, fewer and fewer young people own their own home, own a car or have sufficient income to invest in a savings plan.

The Remark report also points out that the main drivers for young adults to take out insurance are home ownership, the arrival of their first child and advancing age. However, the above analyses show that these traditional milestones of entry into adulthood are increasingly being postponed or even called into question by the younger generations.

In the future, the insurance pathways of young adults may become increasingly diverse, reflecting their life paths.³¹⁴ Three trajectories of insurance use can be envisaged, which may coexist depending on the country, social category and products under consideration.

A first trajectory would see a gradual increase in the rate of cover for young people as they grow older and build their lives. Their insurance trajectory could be similar to that of their parents.

A second trajectory would see young adults moving away from the world of insurance for good. The trends described in this report would lead to a transformation in the needs of young adults, which insurers would not be able to meet and/or which young people would prefer to meet by other means (help from family and friends, personal savings, or other economic actors).

A third trajectory would see a synchronisation between the changing insurance needs of young adults and the ability of insurers to meet them.

The realisation of one or another of these trajectories will depend on four main factors:

- Young adults' level of knowledge about insurance and the perception that these products are complex and unnecessary;
- The degree of acceptability of the risks to which young people will be exposed;
- The image that young adults will have of insurance products and insurers (trust, usefulness, value for money, etc.)
- Willingness and ability to pay for insurance products.

³¹² https://cdn.remarkgroup.com/GCS-2023-24_A-Decade-In-Review-Paving-The-Future-of-Insurance_EN.pdf

³¹³ <https://europa.eu/eurobarometer/surveys/detail/2953>

³¹⁴ <https://www.ibm.com/blog/millennial-life-insurance-ibm-ix-survey/>

Young people have a negative perception of insurance. Many see it as a compulsory expense that is not highly valued, perceived as a "tax" rather than as protection. This view is reinforced by their sometimes frustrating experiences with traditional insurers' customer services, which are seen as rigid and ill-suited to the specific needs of young people. They are looking for greater personalisation, flexibility and responsiveness from their insurer.³¹⁵

Similar trends can be observed across Europe, although there are regional differences. In Northern European countries, where social protection systems are more robust, young people are less inclined to take out private insurance, relying more on public services. Conversely, in Eastern European countries, where trust in public systems is lower, young people show a greater propensity to take out insurance, but often at lower levels of cover and with less diversified products.

Young people tend to be poorly informed and distrustful of insurance companies

The low levels of cover among young adults raise the question of their knowledge of the role of insurance and its products.

According to an international study carried out by ReMark, just over half of the under-35s questioned claim to have a good understanding of the main financial and insurance products. However, there is a discrepancy between the knowledge declared by young people and their actual knowledge as measured by a quiz.

Young people say they are very well informed about savings and banking services, personal insurance and home insurance (nearly 60%), but much less so about investments and retirement. Half of the young people surveyed admit to having little or no knowledge of retirement insurance. Conversely, almost 70% are familiar with the concept of integrated insurance, but are relatively critical of its value for money. Overall, 80% of the young adults questioned by ReMark admitted that they needed more information about insurance.

This has been observed throughout Europe,³¹⁶ but also in the United States where a survey conducted by the World Economic Forum found that only 18% of 18-34-year-olds questioned answered general financial knowledge questions correctly.³¹⁷

This lack of insurance information among young adults has two major impacts.

On the one hand, it can lead them to abandon the purchase of insurance products. According to a study conducted in the

United States, 40% of young adults consider that insurance plays a key role and that it is necessary to have insurance cover, and only 20% consider that insurance provides security and peace of mind. For the younger generations, insurance is often seen more as a cost than as a guarantee of security or an investment in the future.³¹⁸ In 2019, two-thirds of 18-24-year-olds in France said they were covered by supplementary health insurance, a figure that has been falling sharply for several years.³¹⁹ Young people are less aware of the usefulness of these products, and their financial priorities are often focused on more visible and immediate expenses. This perception is reinforced by communication about insurance that is often seen as too complex and ill-suited to their needs.

On the other hand, when they do buy insurance products, they will not necessarily choose the ones best suited to their needs. Various studies show that young people look primarily at the price of products, even if it means neglecting the level of cover and the link with their specific needs.³²⁰ According to a study conducted in the United States, young adults feel less confident than their elders when it comes to making the right choices about life insurance.³²¹ They are more reluctant to take out insurance and, when they do decide to do so, they are twice as worried as their parents about the appropriateness of their options.

The issue of young people's trust in insurance

As well as providing young adults with information about insurance, there is the question of how much they trust insurers. Several emerging trends can be identified.

Insurance and insurers suffer from a poor image among young adults. According to a survey of young French people aged 18-25, a quarter of them consider insurance to be above all expensive and unclear.³²² Only 17% see insurance as essential and 13% as practical. A quarter say they have had negative experiences of insurance, and only 10% report a positive experience. Some young people see insurance as a compulsory expense, or even a "tax", rather than a form of protection. This view is reinforced by interactions with customer services, which are seen as poorly adapted to their specific needs.

In France, this mistrust of insurance among young adults mainly concerns insurance products other than life insurance. Life insurance is generally viewed positively, with the majority of young people seeing it as a profitable investment.³²³

Traditionally, according to the ReMark group, insurance products have been purchased on the initiative of men. But in recent years, women have played a leading role in these

³¹⁵

<https://stayrelevant.globant.com/fr/technology/finance/pourquoi-les-assureurs-doivent-prendre-les-consommateurs-du-millenaire-et-de-la-generation-z-au-serieux/>

³¹⁶ <https://www.eiopa.europa.eu/system/files/2023-01/eiopa-consumer-trends-report-2022.pdf>

³¹⁷ <https://www.weforum.org/agenda/2024/05/globally-young-people-are-investing-more-than-ever-but-do-they-have-the-best-tools-to-do-so/>

³¹⁸ <https://www.revue-risques.fr/2022/09/dossier-jeunesse-et-risque/>

³¹⁹ https://www.francetvinfo.fr/sante/patient/droits-et-demarches/la-proportion-des-jeunes-de-18-a-24-ans-couverts-par-une-assurance-sante-degringole_3135381.html

³²⁰ <https://insurancenewsnet.com/innarticle/young-people-buying-insurance-worry-about-wrong-risk-survey-finds>

³²¹ https://www.nerdwallet.com/article/insurance/most-americans-have-hesitations-about-buying-life-insurance?utm_campaign=ct_prod&utm_content=1165784&utm_medium=rss&utm_source=syndication&utm_term=nasdaq

³²² <https://www.airofmetly.fr/marques/les-jeunes-et-les-assurances-quelle-realite-et-queles-envies-en-2021-1690.html>

³²³ <https://cercledeleparagne.com/wp-content/uploads/2022/06/DOSSIER-N%C2%B098-LES-JEUNES-LEPARGNE-ET-LA-RETRAITE-DES-RELATIONS-COMPLEXES-.pdf>

purchases, which raises the question of insurers' ability to target them as interlocutors.

Young adults are increasingly attracted to new insurance actors, reflecting their feeling that this is a product "like any other". In the ReMark survey, more than half said they would be prepared to take out insurance with a new online-only insurance company if it proved more convenient and/or cheaper. However, a quarter of the under-26s prefer an insurance company with physical branches, where they can talk face-to-face with an advisor. The same is true in the EU, where 18-24 and 25-39-year-olds are more confident in speaking to their banking or insurance advisers than older people are.³²⁴ In France, only 4% of 18-25-year-olds say they would be prepared to insure their home or car with one of the big tech companies, and a third are undecided about that possibility.³²⁵

On the other hand, young people say they have little attachment to their insurers, whom they consider to be

interchangeable. In France, 74% say they have not created any link with their insurer, and two-thirds consider that their services are all similar.³²⁶ They are looking for a more fluid and personalised relationship, in contrast to the approaches used by traditional insurers, whom they often consider as too rigid.³²⁷ Customer service is at the heart of their expectations, with demand for greater responsiveness and flexibility.

Finally, young people's environmental concerns are reflected in their expectations of insurance. Various surveys show that they want insurers to match their environmental and social concerns with their practices and investments.³²⁸ Half of young French adults say they look into a company's environmental commitments before taking out insurance with it.³²⁹

³²⁴ <https://europa.eu/eurobarometer/surveys/detail/2953>

³²⁵ <https://www.airofmetty.fr/marques/les-jeunes-et-les-assurances-quelle-realite-et-que-les-envies-en-2021-1690.html>

³²⁶ <https://mediadreams.fr/etude-efficy-eloquant-67-des-francais-indiquent-ne-pas-avoir-de-lien-avec-leur-assureur/>

³²⁷

<https://stayrelevant.globant.com/fr/technology/finance/pourquoi-les-assureurs-doivent-prendre-les-consommateurs-du-millenaire-et-de-la-generation-z-au-serieux/>

³²⁸ See, for example:

<https://www.wavestone.com/en/blog/insurance-generation-z-drives->

[the-shift-toward-flexibility-individuality-and-ethics/; and](#)

https://www.ey.com/en_be/financial-services/will-sustainability-in-insurance-become-business-clients-next-focus;

<https://www.argusdelassurance.com/green-assurance/epargne-responsable/les-jeunes-plus-ouverts-a-l-assurance-responsable-que-leurs-aines-etude-argus-capgemini-invent.205832>

³²⁹ <https://www.argusdelassurance.com/green-assurance/epargne-responsable/les-jeunes-plus-ouverts-a-l-assurance-responsable-que-leurs-aines-etude-argus-capgemini-invent.205832>

What expectations do young people have of insurance?

Two specific features can be identified:

Looking for comprehensive support and personalised advice

According to a survey of 15-25-year-olds in Germany, their main expectation of insurers is that they will support them through the various stages of their lives, and not just sell them products.³³⁰ This need for support is reflected in their search for a real person to speak to. According to ReMark, the main contacts for young adults are still insurance agents or financial advisers: around 40% of young people have consulted one for non-life insurance, and two-thirds for personal insurance.

Placing a priority on the fluidity and simplicity of digital exchanges

Unsurprisingly, the younger generations are tending to favour digital communications when dealing with insurers. In France, three times as many young people as older people prefer to contact their insurer via an app.³³¹ Online searches are used by almost 40% of young people for property and casualty insurance, and by a quarter for personal insurance.

When asked about their expectations about insurance for the future, half of French 18-25 year olds give priority to simplicity and a quarter to automatic reimbursement, especially through online procedures.³³²

How young people view working in the insurance sector

The appeal of the insurance sector as a potential employer to 18-35-year-olds is a crucial issue in a context of generational renewal. With worldwide sales estimated at US\$7.5 trillion 2025, the sector is facing a demographic challenge: 50% of its current workforce will retire in the next few years, leaving more than 400,000 vacancies in the United States alone.³³³ Yet the insurance industry is struggling to appeal to younger generations.

Insurance is one of the least attractive sectors for young graduates, and has been since the second half of the twentieth century.³³⁴ This lack of attractiveness is true in all countries: according to a Deloitte study, no more than 3% of the young people surveyed put insurers in their top five employers (Mexico, Italy, Poland and Finland are the countries where insurers are the least unpopular). The situation is all the more surprising given that other sectors are more varied in their attractiveness. Banks, for example, were in young people's top five companies for just 6.2% in Austria but for 31.2% in China.³³⁵

The insurance sector suffers from an unattractive image among young graduates, who see it as conservative and lacking in innovation.³³⁶ The intangible nature of the products, the technical nature of the work and a lack of visibility in school curricula all contribute to this perception.^{337 338} Young people, particularly students, are unfamiliar with the insurance sector and the types of careers available within it. According to a study

by The Institute, 80% of millennials admit to having limited knowledge of career opportunities in the sector.³³⁹ 61% say they would like to work in risk analysis and solution recommendation, but less than one in ten say they are very interested in a job in insurance.

The Deloitte study highlights that the profile of candidates interested in this sector is rather conservative, attached to prestige and looking for a resilient and financially stable employer, and less interested in the creation of innovative products and the possibility of moving/travelling abroad.³⁴⁰ It is possible that the lack of attractiveness is self-perpetuating: the sorts of people recruited reinforce the aspects that do not appeal to the majority of young graduates, and help to maintain the image of an industry that is not particularly dynamic.

However, a number of initiatives demonstrate that the insurance industry is capable of attracting new talent. In 2021, 54.2% of new recruits to the sector were under 30, an illustration of insurance's ability to attract new talent.³⁴¹ The sector enjoys a degree of stability in its workforce: once recruited, individuals tend to stay with the same group through internal mobility (facilitated by the diversity of the lines of business) or within the

³³⁰ <https://www.wavestone.com/en/blog/insurance-generation-z-drives-the-shift-toward-flexibility-individuality-and-ethics/>

³³¹ <https://www.revue-risques.fr/2022/09/dossier-jeunesse-et-risque/>

³³² <https://www.airofmelty.fr/marques/les-jeunes-et-les-assurances-quelle-realite-et-queles-envies-en-2021-1690.html>

³³³ <https://www.talentlens.com/fr/actualites/articles/2024/05/defis-rh-compagnies-assurance.html>

³³⁴ <https://www.jstor.org/stable/250235>

³³⁵ <https://www2.deloitte.com/content/dam/Deloitte/global/Documents/Financial-Services/gx-fsi-putting-the-nectar-in-the-sector.pdf>

³³⁶ <https://www.euractiv.fr/section/economie/news/les-assureurs-sortent-le-grand-jeu-pour-attirer-les-jeunes-diplomes/>

³³⁷ <https://www.consultor.fr/articles/l-assurance-a-du-mal-a-se-defaire-de-ses-vieux-cliches>

³³⁸ <https://www.consultor.fr/articles/assurance-un-secteur-devenu-plus-shiny-pour-les-consultants>

³³⁹ <https://www.theinstitutes.org/doc/Millennial-Generation-Survey-Report.pdf>

³⁴⁰ <https://www2.deloitte.com/content/dam/Deloitte/global/Documents/Financial-Services/gx-fsi-putting-the-nectar-in-the-sector.pdf>

³⁴¹ <https://www.franceassureurs.fr/nos-chiffres-cles/emploi-dans-lassurance/lemploi-dans-lassurance-en-2021-publication-des-donnees-cles/>

sector.³⁴² Insurance offers attractive career prospects. Its companies place great emphasis on ongoing training: 87.6% of under-30s benefit from training schemes, enabling young people to rapidly develop their skills and climb the career

ladder.³⁴³ Finally, an emphasis is increasingly being placed on innovation, with digitalised services and the use of artificial intelligence meeting the expectations of young people looking for a more modern approach.³⁴⁴

³⁴² *Observatoire de l'évolution des métiers de l'assurance. Baromètre prospectif 2023.* métiers-assurance.org, 19 June 2023.
<https://www.metiers-assurance.org/evolution-des-metiers-2/barometre-prospectif-2022-2/>

³⁴³ <https://www.franceassureurs.fr/nos-chiffres-cles/emploi-dans-lassurance/emploi-dans-lassurance-en-2021-publication-des-donnees-cles/>

³⁴⁴

<https://www.lassuranceenmouvement.com/2024/03/25/assurance-comment-attirer-les-jeunes-dans-le-secteur/>

Conclusion

The challenges identified in this report, whether economic, social, environmental or political, are shaping a complex reality for young adults around the world – a reality that is deeply marked by uncertainty. Yet this generation, far from being passive, exhibits a strong desire for change, engagement and innovation, making it a key actor in the transformations to come.

Our analyses have revealed a wide variety of types of young people, whose life paths are influenced by multiple factors: gender and social background, but also their place of residence and their economic opportunities. This diversity of experiences and trajectories requires public and private actors to rethink their approaches to meeting the specific needs of these young adults, whether in terms of access to education, employment, housing or health services.

While the challenges for public actors are considerable, private companies, such as insurers, also have an essential role to play. Indeed, adapting insurance cover to the new risks facing young people – such as job insecurity or cyber-risks – is one of the responses that is called for in order to make their transition to adulthood more secure. By offering personalised services and improving the financial education of young people, insurance could also help to strengthen the resilience of this generation.

At the same time, it is crucial to encourage greater responsiveness on the part of institutions, both in their ability to respond quickly to the needs of young people, but also in developing more transparent and responsible approaches. This expectation of transparency is all the stronger given that young people are particularly sensitive to environmental and social concerns. This is why economic actors, including insurance companies, must integrate sustainable and ethical practices into their activities in order to meet these new demands.

There is an increasingly central need to transform the role of public and private actors so as to support the trajectories of young adults in a changing world. Whether through bold public policies or innovative private sector services, it is essential to rethink the way we support young people so that they can face the challenges of the future with confidence.

The major societal issues raised in this report reveal the urgent need for action on several fronts. With regard to education, training systems need to be adapted to the realities and aspirations of young people to enable them to integrate effectively into a changing labour market. At the same time, the political engagement of young people, which is too often ignored or underestimated, must be encouraged and supported, so as to strengthen their active participation in decision-making. Finally, mental health is a global concern and a determining factor in people's life paths. It should be a high priority for governments and the various actors involved in healthcare, including insurers.

Looking ahead to 2040, support for young people needs to be holistic, incorporating their profound aspirations for a fairer, more sustainable and also more humane world. All levers of innovation, whether technological or institutional, will have to be used to enable these younger generations to participate in building a collective future. It is up to economic, social and political actors to seize this opportunity to meet the expectations of young people and work with them to build the solutions of tomorrow.

In conclusion, this study shows that young adults are not just passive observers of the times in which they live, but active agents of change, determined to reshape the world in their own image. Through the issues addressed here, it is clear that the key to facing the challenges of the twenty-first century is for societies to capitalise on this momentum for change.

Postface



The drafting of this 4th Foresight Report was a long process of reflection and discussion by the CNP Assurances' Research and Strategic Foresight team with the participation of some of the most legitimate experts, to express their views on youth and their perspectives. Their contributions are invaluable, and I would like to thank each and every one of them.

The foresight exercise, especially on such a broad theme, is always delicate. We aimed to propose an overall vision, not on youth but on young people, allowing us to evaluate the diversity of life paths and trajectories. This comprehensive vision is enriched by in-depth work, allowing us to outline possible future situations.

The exercise reveals that young people seek to be heard and to be listened to. There are numerous possibilities to provide young people with suitable solutions. There are numerous possibilities to provide young people with suitable solutions. Connected youth, sober youth, and the emergence of civic-minded youths of their countries, continents, and the planet are remarkable examples.

This work allows for a complete awareness of the priorities of young people. It highlights how their skills, agility, efficiency, and above all, their commitment are valuable assets that will contribute to building a better future for all. Open-minded, listening to differences, and above all, driven by a spirit of responsibility.

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List of Figures

Figure 1: Response to the question "Which three of the following issues should be given priority".....	12
Figure 2: How do young people perceive climate change? Data source: EIB Climate Survey 2021-2022. https://www.eib.org/attachments/survey/eib-climate-survey-2021-2022-all-countries-results-pr1.xlsx	12
Figure 3: Importance placed on environmental values by age in 2017 (Source: European Values Study 2017) Source: Futuribles 2021, Olivier Galland20F20F	13
Figure 4: Principal component analysis of European value scores between 1990 and 2017	20
Figure 5: Two contrasting trends in tolerance of homosexuality by age and survey date	21
Figure 6: Young Europeans who are planning for their future	22
Figure 7: Main worries about the future by world region.....	23
Figure 8: Average starting point for adulthood in 2006/07 and 2018/19 for women and men	24
Figure 9: Political ideology of 18-29-year-olds by gender	25
Figure 10: Percentage of individuals who have verified the information or content found on the internet, 2023.....	25
Figure 11: Youth belief in "alternative facts"	26
Figure 12: Percentage of people who say that family is very or fairly important to their lives	28
Figure 13: Proportion of French women in couples by age.....	29
Figure 14: Trends in couple patterns between 2005 and 201772F72F	30
Figure 15: Average age of women upon the birth of their first child	31
Figure 16: Population by age and current educational, work and household situation	34
Figure 17: Young Europeans live in a variety of situations in terms of work, study and housing.....	34
Figure 18: Estimated average number of young people leaving the parental household.....	35
Figure 19: Fertility rate by country, 2022.....	36
Figure 20: The desire to have children according to birth cohort	37
Figure 21: Final progeny by generation.....	38
Figure 22: Change in the number of STI cases in Europe	39
Figure 23: Change in performance in mathematics, reading comprehension and sciences in France since 2000 Source: La Grande Conversation, data source : PISA 2022	41
Figure 24: Age at first job has increased.....	42
Figure 25: Unemployment rate for under-25s in Europe.....	42
Figure 26: Young people are willing to take risks.....	43
Figure 27: Young survey respondents are more likely to agree with negative statements about their work	44
Figure 28: Main criteria for job selection by age (in %).....	45
Figure 29: Three out of ten young people in OECD countries are worried about their jobs (Source of chart unknown)	45
Figure 30: Share of young people aged 15-29 not in education, employment or training (NEET) in the European Union in 2021 Source for figure: INSEE, data source: Eurostat.....	51
Figure 31: Percentage of people at risk of poverty in the EU (2010-2021) (Graphic source: Euronews, data source: Eurostat).....	53
Figure 32: Share of people at risk of poverty, 2022 (Source: Eurostat)	53
Figure 33: Percentage of the population who are homeowners (%) (Source: MDPI)	55
Figure 34: Average wealth accumulated by households for a given generation according to their position in terms of wealth percentile (Source: CEPR).....	56
Figure 35: Percentage of students paying annual tuition fees in excess of €100 and percentage receiving grants (Source: Euronews)	57
Figure 36: Variation in financial literacy (Source: OECD, p. 28).....	58
Figure 37: Household asset ownership rates by age in France (2021).....	59
Figure 38: Implementation of actions to reduce emissions Data source: Opinionway Study for ADEME – Représentations sociales du changement climatique vague 24, p. 126	61
Figure 39: Young people are more willing than older generations to radically change their lifestyle.....	63

Figure 40: Percentage of young Québécois aged 16 to 24 with a driving licence	64
Figure 41: Young consumers are less inclined to use private cars and plan to use more public transport and micromobility	64
Figure 42: Young people's internet use in the EU, selected activity indicators, 2014-2023	65
Figure 43: Satisfaction with personal relationships	66
Figure 44: Who Americans spend their time with, by age (Source: Our World in Data)	67
Figure 45: 10-Point Gap in Reported Loneliness among Older vs. Younger Adults (Source: Gallup)	67
Figure 46: Projected prevalence of underweight or normal weight, pre-obesity, obesity and obesity classes II and III in Brazilian adults by 2030 according to sociodemographic characteristics. (Source: Nature).....	68
Figure 47: Trends from 2000 to 2022 in tobacco (cigarettes), alcohol and cannabis use at age 17 (%) (Source: ESCAPAD)	69
Figure 48: Proportion of people who support democracy in Latin America	72
Figure 49: Trust in national government by age.....	72
Figure 50: Attachment to the principle of democratic government by generation	73
Figure 51: Voting behaviour by age from 2002 to 2022.....	74
Figure 52: Percentage of young people who have confidence in the social security system.....	75
Figure 53: Percentage of people who have confidence in the police	77
Figure 54: Concepts associated with the European Union by 18-30-year-olds in 2019 and 2022	78

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