

CNP Assurances publishes its fourth Foresight Report, “Young people by 2040: aspirations, challenges and opportunities”

At an event featuring an unprecedented formatⁱ designed with Usbek & Rica, CNP Assurances announced the publication of its fourth Prospective Report, entitled “Young people by 2040: aspirations, challenges and opportunities”. Looking to the past and future alike, the report explores trends among young people in Europe and Latin America through the input of numerous experts. The aim was to identify innovation and transformation drivers for insurance, provide ideas for discussion and action to public and private players, and shed light on public policies in favour of young people.

The report, produced by CNP Assurances’ Research and Strategic Foresight Department in partnership with Futuribles, proposes a deliberately wide-open overview of current transformations among young people. It analyses how these changes impact and take form for each type of public through seven areas:

- Values and aspirations;
- Becoming an adult with or without a family;
- Education, training, work;
- Income, money;
- Lifestyles and consumption;
- Trust and commitment.

Today's unprecedented upheavals – from population ageing and geopolitical tensions to the deterioration of the climate and environment – are shaping the life courses of young people, calling traditional models into question and accentuating disparities among them according to their geographical, social or cultural origins.

Young people are preparing to build a world marked by complex challenges, including an unstable labour market, climate emergency, rising inequality, and shifts in values and expectations of institutions.

To address these challenges, younger generations are adopting new ways of thinking, working and engaging. Technology and the ecological transition are redefining their daily lives, while their quest for meaning and social justice is growing. But these aspirations are hampered by systemic barriers heightening their sense of uncertainty about the future. Their needs and aspirations are thus set to change significantly between now and 2040.

A strong desire for change and commitment

Far from passive, the new generation has a strong desire for change, commitment and innovation, making it a key player in future transformations. This population is characterised by a broad diversity of aspirations and realities according to age, social environment, gender and living environment. This plurality requires public and private players to rethink their approaches, and even transform, to adapt to the specific needs of each individual, be it in terms of access to education, employment, housing or health services.

Supporting the life courses of young adults in a changing world calls for bold public policies and innovative private sector services:

- In education, training systems need to be adapted to the realities and aspirations of young people to enable them to effectively integrate a changing labour market.
- The political commitment of young people, too often ignored or underestimated, is to be encouraged and supported to strengthen their active participation in decision-making.
- Action needs to be taken on mental health, a global and decisive concern in life courses.

Greater responsiveness is crucial on the part of institutions. They need not just to respond quickly to the needs of young people, but to develop more transparent and responsible approaches. This expectation for transparency is made even stronger by the particular sensitivity of young people to environmental and societal commitments.

Insurance is expected to play a key role in supporting young people

Younger generations have a complex relationship with insurance. They recognised the need for protection, particularly regarding essential products such as cars and homes. But a certain degree of mistrust persists, particularly with regard to non-life products, a sector in which lower subscription rates and a lack of information are observed. Insurance and insurers suffer from a poor image among young people.

Moreover, young people's environmental concerns are reflected in their expectations of insurance. They do more research on a company's environmental commitments before taking out an insurance policy.

As central players in social protection, insurers need to anticipate the increasingly diverse risks of young adults while fulfilling their mounting expectations for customised and affordable services consistent with their values. Two key action areas:

- Adapt insurance coverage to the new risks faced by young people, including job insecurity and cyber risks, to better secure their transition to adulthood.
- Customise services and improve financial education for young people to strengthen their resilience.

Looking towards 2040, support for young people must be provided in a global manner. Their profound aspirations for a fairer and more sustainable but also more humane world must absolutely be taken on board through technological or institutional innovation. CNP Assurances is determined to play a leading role in enabling young people to contribute to building a collective future. In 2024, its corporate foundation made the physical, mental and social health of young people its new strategic focus for the coming years. It is now making a concrete commitment, in particular by supporting projects and associations.

[Download the Foresight Report](#)

Sabine Parnigi-Azoulay

Head of Innovation and Transformation



"The economic, environmental and political context has never been so uncertain. We are collectively facing immense challenges and our role at CNP Assurances, as a responsible insurer, is to support change. To adapt to future changes, we need to understand the expectations of young people in all their diversity. Identifying their challenges is a vital step that gives concrete form to our desire to support all life courses. The report, produced through a collective effort and offering a broad perspective in terms of geographical coverage and research focuses, stands as a common basis for discussions among public and private players."

About CNP Assurances Group

The CNP Assurances Group is a property and personal insurer with more than 8,300 employees. It generated net income of €1,582m in 2024. A subsidiary of La Banque Postale, the Group is no. 2 in property loan insurance and life insurance in France. It is the 5th largest insurer in Europe and the 4th largest insurer in Brazil. Its solutions are distributed in 19 countries by various partners and insure more than 36 million people in personal insurance and protection, and 13 million in retirement savings. CNP Assurances is a responsible insurer and investor (over €400bn invested in all sectors) that works for an inclusive and sustainable society, protecting and facilitating all life paths.

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ⁱ L'Assemblée des Bons Ancêtres on 9 April 2025 at 4.30 pm at the CNP Assurances headquarters in Issy-Les-Moulineaux, and also remotely – an interactive debate on young people by 2040 with "grands oracles" speakers.