Here come the Zillennials! Gen Y is out, Gen Z is in
They’ve never known a life without Google, 40% prefer hanging out with friends virtually than in real life, they will spend six years of their life on social media and they won’t use credit cards. They’re the ‘clicktivists’: flourishing in a decade of social rights movements, with 4 in 10 in our proprietary BofA survey seeing themselves as ‘citizens of the world’. The Gen Z revolution is starting, as the first generation born into an online world is now entering the workforce and compelling other generations to adapt to them, not vice versa. Thus, about to become most disruptive to economies, markets and social systems.

$33tn income by 2030, to pass Millennials by 2031
Gen Z’s economic power is the fastest-growing across all cohorts. This generation’s income will increase c5x by 2030 to $33tn as they enter the workplace today, reaching 27% of global income and surpassing Millennials the year after. The growing consumer power of Gen Z will be even more powerful taking into account the ‘Great Wealth Transfer’ down the generations. The Baby Boomer and Silent generation US households alone are sitting on $78tn of wealth today.

9 in 10 live in EM, while DM suffers from “peak youth”
Gen Z could be EM’s secret weapon. APAC income already accounts for over a third of Gen Z’s income and will exceed North American and European combined income by 2035. ‘Peak youth’ milestones are being reached across the developed markets – Europe is the first continent to have over-65s than under-15s, a club North America will join in 2022. In contrast, India stands out as the Gen Z country, accounting for 20% of the global generation, with improved youth literacy rates, urbanisation, and rapid expansion of technological infrastructure. Mexico, the Philippines and Thailand are just a few EM countries that we think have what it takes to capitalize on the Gen Z revolution.

Beneficiaries: eCommerce, payments, luxury, media, ESG
Gen Z is the online generation: nearly half are online ‘almost constantly’ and a quarter of them will spend 10+ hours a day on their phone. In our survey, over a quarter of Gen Z’s top payment choice was the phone, while credit cards weren’t even in their top 3. This generation is the least likely to pick experiences over goods, and values sustainable luxury – choosing quality over price as their top purchase factor.

“Peak” generation: alcohol, meat, cars, travel headwinds
Only half of US teens can drive, while our survey finds that less than half of Gen Z drink alcohol, and more than half have some kind of meat restriction. A third of them would trust a robot to make their financial decisions. Gen Z’s activist focus filters into their interactions with business, too – 80% factor ESG investing into their financial decisions, and they have also driven consumer-facing sustainability campaigns, such as single-use plastics. Harmful consumer sectors, such as fast fashion, may be the next focus.
Exhibit 1: 10 things you need to know about Gen Z in 10 charts

1) Gen Z is in, Millennials are out
Google trend search popularity worldwide by search term

2) Gen Z income will exceed Millennial income by the early 2030s: 140% increase in the next 5 years

3) Activism is part of Gen Z’s identity
What is most important to you? (% selecting “Activism (e.g. climate change, social justice, making a difference)”)

4) Online is the only place to be - 40% of 16-18 year olds prefer to interact virtually
How do you prefer to spend the majority of your interactions with friends?

5) Gen Z watches eSports more than traditional sports
Which of the following do you regularly do each month? (select all that apply)

6) Gen Z are the ‘Cord nevers’ – only 1 in 4 under 18s watch TV vs 45% of Millennials
Which of the following do you regularly do each month? (select all that apply)

7) Over half of drinking-age Gen Z claim not to drink
How often do you drink alcohol per week? Global survey results, excluding the US with over 21 drinking age limit

8) Even in car focused USA, half of teens can’t drive
% of population with driver’s licences by age group

9) Doing well and doing good is important for Gen Z
When making investment/financial decisions, how important are environmental, social, and governance issues (e.g. sustainability, diversity, employee rights, etc) within the companies you invest in?

10) Material beats experiences for Gen Z and so does urban over rural
Difference in reality vs preferred living location by generation

Source: 1) Google Trends; 2) Euromonitor; 3) BofA Thematic Proprietary Survey n=14592, Aug 2020 “What is most important to you?” Options: Activism, family, career, love, religion, other; 4) “How do you prefer to spend the majority of your interactions with friends?”; 5) BofA Survey “Which of the following do you regularly do each month?”; 6) BofA Survey “Which of the following do you regularly do each month?”; 7) BofA Survey “How often do you drink alcohol per week?”; 8) US Department of Transportation Federal Highway Administration, Euromonitor; 9) BofA Survey “When making investment/financial decisions, how important are environmental, social, and governance issues within the companies you invest in?”; 10) BofA Survey “Which best describes where you live?” - “Where do you want to live? I would prefer to live in”. 
## How will Gen Z impact industry?

<table>
<thead>
<tr>
<th>Sector</th>
<th>Beneficiary/Challenged</th>
<th>Gen Z Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>eCommerce</strong></td>
<td>Beneficiary</td>
<td>45% of US teens are ‘almost constantly’ online, meaning online is the only place to be, social eCommerce integration, Covid behavioural change, &amp; wealth transfer to accelerate transition</td>
</tr>
<tr>
<td>Warehouse/Logistics Real Estate</td>
<td>Beneficiary</td>
<td>eCommerce trend driving growth in logistics demand with 3x the real estate needed for distribution for eCommerce vs traditional bricks &amp; mortar. Also aided by deglobalisation theme</td>
</tr>
<tr>
<td>Shopping Malls</td>
<td>Challenged</td>
<td>Rapid drop in appeal of shopping malls for under 30s in past 10Y, eCommerce to continue to disrupt and reduce appeal. Covid limits switch to ‘experience’ activities for shopping malls</td>
</tr>
<tr>
<td><strong>Travel</strong></td>
<td></td>
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</tr>
<tr>
<td>Aerospace</td>
<td>Challenged</td>
<td>Air travel likely to remain muted in medium term, sustainability/flight sharing reducing the appeal for Gen Z, business demand slow to recover as alternative low cost tech available</td>
</tr>
<tr>
<td>Autos</td>
<td>Challenged</td>
<td>Declining share of younger generations have driver’s licences, falling consumer income, less commute/travel demand as work from home is sustained, increasing demand for sustainability, continued improved air quality, Gen Z and Millennial continued preference for shared mobility could bring resurgence post lockdown</td>
</tr>
<tr>
<td>Consumer Services (Hotel/Travel)</td>
<td>Challenged</td>
<td>Peak travel? Gen Z does not seem to be more interested in experiences vs goods compared to previous generations, potentially expanding to travel. The last sector to recover from coronavirus crisis</td>
</tr>
<tr>
<td><strong>Consumer Discretionary</strong></td>
<td></td>
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<tr>
<td>Consumer Luxury</td>
<td>Beneficiary</td>
<td>Status symbols continue to matter for the next generation, with social media an ‘always on’ place to measure and compare social markers</td>
</tr>
<tr>
<td>Pets</td>
<td>Beneficiary</td>
<td>Gen Z is the loneliest generation, a surge in pet ownership over lockdown, means heightened long term demand for pet products. Gen Z &amp; Millennials increasingly willing to pamper pets with high quality products</td>
</tr>
<tr>
<td>General/Apparel Retail</td>
<td>Limited impact</td>
<td>Peak stuff and shift to online eCommerce will get faster, private label disruption and fragmentation, fast fashion sustainability concerns, local to global apparel sourcing automation is costly. However, Gen Z preference for products over experiences and social media a positive long term</td>
</tr>
<tr>
<td>Consumer Durables</td>
<td>Challenged</td>
<td>Animal spirits of the consumer is decreasing, traditional demographics like Boomers, Gen X, EMs slow to recover, lowering ability to afford big ticket items</td>
</tr>
<tr>
<td><strong>Communication Services</strong></td>
<td></td>
<td></td>
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<tr>
<td>Telco Service Providers</td>
<td>Beneficiary</td>
<td>Telco services as a necessary utility as water/electricity as Gen Z increasingly live online with other generations following suit. Risk from 5G capex costs &amp; cyberattacks bringing network down</td>
</tr>
<tr>
<td>New Media &amp; Entertainment</td>
<td>Beneficiary</td>
<td>Gen Z watches more eSports than traditional sports, only 26% of under 18s watch broadcast TV vs 45% of Millennials. Gen Z will drive faster shift towards eSports, video &amp; music streaming consumption, total reality will be the next generation platform to enable this in the future</td>
</tr>
<tr>
<td>Big Tech Platforms</td>
<td>Beneficiary</td>
<td>40% of Gen Z prefer interacting online with friends vs in person. Integrated platforms (social media, messaging, online shopping, payments) showing connected importance of multi-vertical platforms reducing friction between consumers and products aided by network effects, but beware of data privacy regulatory headwinds</td>
</tr>
<tr>
<td>Old Media &amp; Entertainment</td>
<td>Challenged</td>
<td>Gen Z generation of ‘cord nevers’ will accelerate drive away from traditional media that Millennials started as half the share of Gen Z watch broadcast TV vs Millennials. Coronavirus will accelerate cord cutting of TV and switch to streaming, advertising agencies suffer further by lower consumer spend on top of digital marketing disruption</td>
</tr>
<tr>
<td><strong>Consumer Staples</strong></td>
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<tr>
<td>Household &amp; Personal Care</td>
<td>Beneficiary</td>
<td>Hygiene and health is the new wealth for consumers with growing focus on skin care vs makeup</td>
</tr>
<tr>
<td>Food Staples</td>
<td>Beneficiary</td>
<td>DM and younger generations have a rising focus on plant based alternatives, EM consumer also structural driver for FMCG. Lockdown necessity, online innovation (food delivery, meal kits), future contactless stores, logistics automation</td>
</tr>
<tr>
<td>Food Delivery</td>
<td>Beneficiary</td>
<td>Improving delivery densities, falling delivery costs making regular takeaways more affordable to frugal consumer meaning sector could grow 4x by 2025 from just 0.5% of meal share today</td>
</tr>
<tr>
<td>Beverages / Alcohol</td>
<td>Challenged</td>
<td>Demand impacted as the Gen Z reaching drinking age is not taking up drinking as much as older generation, over half of drinking-age Gen Z claims not to drink vs a third of Millennials</td>
</tr>
<tr>
<td>Tobacco</td>
<td>Challenged</td>
<td>Health conscious and educated younger generations compounded with regulations to discourage uptake continuing the structural decline. Upside risk: successful transition to alternative products such as cannabis</td>
</tr>
<tr>
<td><strong>Financials</strong></td>
<td></td>
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<tr>
<td>ESG Investing</td>
<td>Beneficiary</td>
<td>Gen Z’s social causes are part of their identity and this extends to their financial decisions as well. 4 in 5 Gen Z factor ESG into investment decisions and are more open to new investment philosophies including automation of investment decision making</td>
</tr>
<tr>
<td>Payments</td>
<td>Beneficiary</td>
<td>Cash is no longer king or hygienic, compounded with growth of mobile/eCommerce transaction volume. New generations most open to new payment methods e.g. phone, cryptocurrency</td>
</tr>
<tr>
<td>Banks</td>
<td>Challenged</td>
<td>Retail banking branches need to restructure to provide new generation expected services, which are being provided by online &amp; fintech disrupting traditional banking (zero cost FX transactions, digital, mobile services, investment platforms, etc), big data/open banking (PSD2) to continue to disrupt as tech firms also able to compete for Gen Z consumers</td>
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<tr>
<td><strong>Materials</strong></td>
<td></td>
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<tr>
<td>Paper &amp; Packaging Chemicals</td>
<td>Challenged</td>
<td>eCommerce is the leading sector driver, growth in parcels deliveries, plastic sustainability, better packaging to reduce food waste, forest tree carbon sinks relevant to ESG investing increasing ESG risk from PFAS, plastic backlash/petrochemical risk driven by Gen Z, ag chem fertilizers risk but could also benefit from EV battery and future food ingredients</td>
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<tr>
<td><strong>Information Technology</strong></td>
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<td>Semiconductors</td>
<td>Beneficiary</td>
<td>Growing tech use by consumers and business, the biggest beneficiary of coronavirus with Moore’s Law as the key enabler of the connected world (IoT, sensors, chips, driverless cars), WFH, online/virtual living requires demand for smarter devices (smartphones, wearables, AR/VR headsets), 5G telco equipment capex cycle</td>
</tr>
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<td>Tech Hardware</td>
<td>Beneficiary</td>
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BofA Generation Survey results

Our 2020 BofA Thematic Demographics Survey, conducted by SurveyMonkey, polled over 14,500 consumers aged 16 and over across the US, UK, France, Germany, Japan, South Korea, China, India, Mexico, and Brazil. The survey was undertaken in late August 2020 and was an internet-based survey. A few key results:

- Gen Z would rather use cash than pay by credit card
- 45% of Millennials, the ‘cord cutter’ generation, still watch broadcast TV. In contrast, only a third of 18-24 year olds and just a quarter of under 18s do
- Teetotal generation: Over half of Gen Z does not drink alcohol at all, vs a third of Millennials
- 40% of 16-17 year olds prefer hanging out with friends virtually than in person
- c.1 in 3 Gen Z and Millennials would trust a robot to make their financial decisions
- More than four out of five Gen Zers factor ESG into their investing
- Four in 10 Gen Zers see themselves as ‘citizens of the world’ vs just two in 10 Baby Boomers
- “Generation rent”, Gen Z, is the only generation that does not want to move to the suburbs or countryside
- eSports is watched more often by Gen Z than traditional sports
- Only 14% of Gen Z expect their banks to have physical branches versus 40% of Baby Boomers

Exhibit 2: Payment methods: credit is out, new tech is in
Top payment preferences by generation

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Source: BofA Thematic Proprietary Survey n=14,592, conducted Aug 2020 "What type of payment method do you prefer to use?"

Chart 1: Gen Z expects social unrest
"Which of these are you most concerned about?"

Source: BofA Thematic Proprietary Survey n=14,592, conducted Aug 2020 "Which of these are you most concerned about?"
Did you know?

- $10tn of lifecycle earnings could be lost by today’s students due to Covid lockdowns.¹

- 9 out of 10 of Gen Z thinks it’s appropriate to use their phone in the bathroom, and 36% think it’s appropriate to use it in a place of worship²

- Gen Z & Millennials have a much weaker handshakes than other generations³

- Gen Z will spend nearly 6 years of their life on social media... that’s more time spent than eating, studying & socializing combined⁴

- Young surgeons are losing the dexterity to stitch up patients because they’re spending too much time swiping smartphone screens⁵

- Gen Z have a shorter attention span than goldfish, at 8 seconds⁶

- Millennials are 5x more willing to share their clothes and 2x share their toothbrush than smartphone with their friends⁷

- 55% of surgeons recently reported having patients mention social media as their primary reason for plastic surgery - up from 42% in 2015⁸

- Gen Z must emit 8x less carbon than Baby Boomers to stay within 1.5C of warming⁹

- The majority of US women no longer have children in their 20s¹⁰

- Over half of teenagers admit to sitting in silence on their phones, while hanging out with friends for long stretches of time¹¹

- Clicktivists: 72% of Gen Z believe they can be part of a social movement even if they participate only through social media¹²

- Gen Z is the first cohort where the majority has some kind of meat restriction in their diet¹³

- 58% of Gen Z said they can’t be without internet access for more than four hours before becoming uncomfortable¹²

- 70% of Millennials would consider a lab-grown diamond, when getting married, which costs around a third less than a mined one¹⁴

- Americans placed a cannabis order every 8 seconds in 2018...¹⁵

- ...But it’s a Baby Boomers industry, as they spend on average 53% more than Gen Z on marijuana in the US¹⁵

What’s trending?

Chart 2: Gen Z is in, Millennials are out
Google search popularity for ‘Gen Z’ and ‘Millennials’ worldwide

Source: Google Trends

Chart 3: Covid recession didn’t scare investors from robo advisors
Google search popularity for ‘robo advisor’ and ‘asset manager’ worldwide

Source: Google Trends

Chart 4: The search for companionship during lockdown will have long term effects on the pet industry
Google search popularity for ‘buy a puppy’ worldwide

Source: Google Trends

Chart 5: Self-care is growing in importance
Google search popularity for ‘cosmetics’ and ‘skincare’ worldwide

Source: Google Trends

Chart 6: The hunt for sustainable clothing is on
Google search popularity for ‘sustainable clothing’ worldwide

Source: Google Trends

Chart 7: eSports competes with traditional sports
Google search popularity for ‘Fortnite’ and ‘football’ worldwide

Source: Google Trends
Gen Z is not Millennials 2.0: fiscally conservative, socially activist, materialistic
In contrast to Millennials, Gen Z have grown up in the shadow of the Great Financial Crisis in 2008-09 and during a decade of social activism. Social issues form part of Gen Z’s identity. They are digital dependents rather than Millennial digital pioneers. Also, the generation is more fiscally conservative than Millennials. However, some demographic factors remain similar for the two generations; both are delaying marriage, children, and homeownership, as well as postponing other traditional consumer purchases.

Chart 10: Over 10% of Gen Z value activism above all other priorities
What is most important to you? (% selecting “Activism (e.g. climate change, social justice, making a difference)”)

Source: BofA Thematic Proprietary Survey n=14,592, “What is most important to you? Options: Activism (e.g. climate change, social justice, making a difference), family, career, love, religion, other

Chart 11: Gen Z are citizens of the world
“Do you consider yourself to be a citizen of the world or a citizen of your own country?”

Source: BofA Thematic Proprietary Survey n=14,592, conducted Aug 2020
Intergenerational conflict to continue to grow
Shifting demographic dynamics are set to increase tensions between generations. Declining birth rates alongside longer lifespans mean demands on a smaller working population to support ageing populations are greater. In particular, Europe is expected to see the ratio of 3.6 workers to each over 65 year old in 2020 decrease to 2.5 workers/over 65 year old by 2040 (source: Euromonitor, UN). By 2031, the over-60s will outnumber the under-10s. Political systems will likely struggle to represent younger generational issues – the Senate and House are now two decades older than the median US citizen. With an unrepresented generation, alternative forms of protest and potentially further social unrest are possibilities. It is perhaps unsurprising then that Gen Z is the generation most concerned about social unrest, with a quarter claiming social instability and war as their greatest concern vs 18.6% of Millennials and Gen X.

Chart 12: Peak youth: grandparents are outnumbering the kids
Population of over 60s will outnumber under 10s by 2031

![Graph showing the increase in number of individuals over 60 compared to under 10 from 2014 to 2030.](image)

Source: Euromonitor, UN

89% of Gen Z live in emerging markets
89% of Gen Z are in emerging markets vs 72% in 1950, with the largest income share in Asia, already accounting for 37% vs the US with 20%. Changing demographics are set to benefit India, as the working age population continues to grow, compounded by improving adult literacy, rapid expansion of technological infrastructure, urbanisation, and heightened geopolitical tensions with China. In contrast, China’s elderly dependency ratio is set to increase rapidly just as the working age population starts to shrink.

Exhibit 3: 89% of Gen Z are in the EM
Size of bubble denotes combined population of the cohorts (million)

![Graph showing the population of 20-49 year olds in various countries.](image)

Source: UN

Exhibit 4: China is also ageing fast from here, India’s ageing profile looks better

![Graph showing the population aged 20-49 years in millions.](image)

Source: World Bank Population Data
Tech: from Millennial radical honesty to Gen Z cautious curation

Gen Z are tech-dependent and they are digital natives, with 45% of US teens online ‘almost constantly’. However, unlike Millennials that are willing to share all, this does not mean Gen Z is open to all things tech – this generation is more cautious about what it puts online, more likely to use ad blockers, more likely to move on if a site takes too long to load and is less open to automation in their life than Millennials. This generation is also more likely to watch eSports than traditional sports. As such, Gen Z will accelerate some of the trends started by Millennials, e.g. the demise of old media.

**Chart 14: Millennials are the most trustful of robot-made life decisions**

Which decisions would you trust a robot to make on your behalf? (select all that apply)

- Financial
- Health
- Employment
- Travel
- None of these

Source: BofA Thematic Proprietary Survey n=14,592, conducted Aug 2020 “Which decisions would you trust a robot to make on your behalf? (select all that apply)”. Options: “Financial (e.g. pension, investments)”, “Health”, “Employment (e.g. assessing productivity/performance, hiring, firing decisions)”, “Travel (e.g. pilotless plane, driveless car)”, “None of these”.

**Chart 15: Gen Z is much more cautious about posting content online**

% of each age group that regularly creates content online each month

- Creating your own content in short form videos
- Creating you own content in social media posts in picture/text format

Source: BofA Thematic Proprietary Survey n=14,592, conducted Aug 2020 “Which of the following do you regularly do each month? (select all that apply)”.

The new consumer: sustainable, insular and product focused

Gen Z’s key consumer characteristics are sustainability, insularity, and product over experience. The generation’s climate change activism feeds into its consumption patterns. Only half of legal age teens in the US can drive. The majority of Gen Z has some sort of meat restriction (and does not drink alcohol). This generation is also influencing consumer-driven sustainable activism through agendas, such as single-use plastics. Harmful consumer sectors, such as fast fashion, may be the focus next. Further, around 40% of teens prefer to meet up online, which not only make this generation the loneliest but also impacts consumer habits, from athleisure and affordable luxury to pets and entertainment. Finally, Gen Z still holds traditional preferences for goods over experiences in sectors such as clothing and homeownership.

**Chart 16: Meat is off the menu**

What are your meat eating habits?

- Vegan
- Vegetarian
- Eat meat but trying to limit it
- Eat meat, no plans to stop

Source: BofA Thematic Proprietary Survey n=14,592, conducted Aug 2020 “What are your meat eating habits?”

**Chart 17: Traditional goals: despite high housing costs a consistent share across generations think they’ll be able to afford a home**

What are your housing aspirations? Countries: USA, UK, Germany, France

- I plan to always rent
- Own a home, but I feel like I’ll never be able to afford it
- Own a home, and I feel like I’ll be able to afford to do so in the future
- I already own a home

Source: BofA Thematic Proprietary Survey n=4,513, conducted Aug 2020 “What are your housing aspirations?” Countries: USA, UK, Germany, France
Education & work: progress has stalled, the long-term impact of Covid

Gen Z was set to be the most educated generation ever. But progress has stalled and even reversed due to the pandemic. The share of children receiving primary, secondary, and tertiary education had already plateaued pre-Covid. Further, the share of high school graduates going into higher education in the US is declining, as high student loans make the benefits of university increasingly unclear. Covid is set to cost today’s students at least $10tn in lifetime earnings and 50% of lower secondary school graduates are not expected to have the minimum levels of proficiency compared with 40% normally. Like the financial crisis in 2008-09 for Millennials, Covid will challenge and impede Gen Z’s career and earning potential. This comes after them already seeing how the GFC affected their parents. Gen Z has had the least amount of work experience during the teens; however, their affinity with tech and tech-focused education may help them enter the workforce as 1bn people will need retraining over the next decade from automation.

Chart 18: Unlikely to meet 2030 Education UN SDG: 260mn children are still out of school
Number of children out of school of primary and secondary age

![Chart 18](image)

Source: UNESCO Institute for Statistics

Finance: responsible, mobile & ESG

Gen Z experienced the effects of the last financial crisis through their families, resulting in a more fiscally conservative cohort cautious about taking on personal debt. However, alongside Millennials, Gen Z welcomes new technology as a means of managing finances from phones to cryptocurrencies. This implies that banks and asset managers will need to reassess their services to retain their youngest customers. Finally, Gen Z’s social activism extends to finance, where four out of five consider ESG in their investments.

Exhibit 5: Payment methods: credit is out, new tech is in
Top payment preferences by generation

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Source: BofA Thematic Proprietary Survey n=14,592, conducted Aug 2020 “What type of payment method do you prefer to use?”

Chart 19: University has been losing its appeal to US high school graduates over the past decade
Share of US 17 year old population graduating high school and enrolling in college

![Chart 19](image)

Source: National Center for Education Statistics

Chart 20: Open to new tech in finance: Close to 1 in 3 Gen Z and Millennials would trust a robot to make their financial decisions
Which decisions would you trust a robot to make on your behalf? (% selecting “Financial (e.g. pension, investments)”)

![Chart 20](image)

Source: BofA Thematic Proprietary Survey n=14,592, conducted Aug 2020 “Which decisions would you trust a robot to make on your behalf?” (% selecting “Financial (e.g. pension, investments)”)

10 Thematic Investing | 01 December 2020
Who will be the next generation? Gen C is next

Gen C or Generation Covid will not remember the virus or the associated lockdowns. It is the generation that will have only ever known problem solving through fiscal stimulus and free government money potentially paving the way for universal basic income and healthcare access.

This generation will feel the impact of Covid long after the pandemic ends in terms of how they trust and show intimacy – being trained not to hug, shake hands or even play in groups. Virtual attendance will be as accepted as in-person attendance for all activities, from classrooms, to talent shows, and even family reunions.

Gen C will be unable to live without tech in every aspect of their lives: online virtual tutors will provide personalised schooling; food delivery services will analyse individual’s DNA and monthly fitness data to send them each week’s personalised food requirements; and their avatars will protest virtually in the online Total Reality world with their friends on the latest cultural movement.
Disclosures

Important Disclosures

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