THE MIDLANDS GEN Z REPORT 2026

Understanding Generation Z Attitudes Towards Housing, Employment, Parenthood, Politics and Community

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RCS PROPERTY GROUP INSIGHTS

Understanding the Attitudes, Aspirations and Future Expectations of Young People Outside London

Independent Research Report

Midlands Focus Group Findings: Supported by National Data

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Report Contents

About the Author

Regan Spence is the founder of RCS Property Group and the fourth generation in her family to enter the property sector.

She has spent more than a decade working across the UK housing sector, including social housing, supported housing, private housing, property investment and strategic portfolio management.

Alongside her property background, Regan works with businesses, investors and organisations through consultancy, strategic advisory and fractional leadership, supporting decision making, operational improvement and long term growth.

Through her work across housing, business and strategy, she has observed first hand the changing challenges facing younger generations in relation to financial security, employment, housing, community and wider social change.

In recent years, increasing numbers of employers, investors, business owners and policymakers have raised concerns regarding the recruitment, retention and engagement of younger workers. Much of the public debate surrounding Generation Z (commonly referred to as Gen Z in this report) is driven by opinion, assumption and media narratives.

This report was produced independently to better understand the attitudes, motivations and aspirations of Gen Z outside London, while comparing those findings against wider national data.

The objective is simple.

To replace assumption with evidence.

To understand how younger people view work, housing, education, politics, family life and success.

And to identify the wider social, economic and organisational factors shaping the next generation entering adulthood and the workforce.

This report forms part of an ongoing research project exploring how housing, employment, education, business and social change are shaping the future of the United Kingdom.

Key Findings

Gen Z has not abandoned traditional adulthood.

Participants expect to purchase their first home at approximately 38 years old.

£42,000 was viewed as the minimum salary required to live comfortably.

£60,000 was viewed as a ‘good salary’.

University is increasingly viewed as a route to independence rather than education.

Trust in traditional media is extremely low.

Community emerged as the most consistent theme throughout the focus group.

Participants did not reject parenthood. They questioned whether they could afford it.

Many participants felt politicians, employers and institutions were not listening to them.

The dominant theme across every discussion was stability.

Executive Summary

The Midlands Gen Z Report 2026 is an independent research report examining the attitudes, aspirations and future expectations of Gen Z in the United Kingdom.

The report explores how young adults aged 18 to 24 view some of the biggest social and economic questions facing Britain today, including housing affordability, home ownership, employment, financial security, parenthood, political engagement, trust and community.

The findings are based on a Midlands focus group conducted by RCS Property Group, supported by wider national data from organisations including the Office for National Statistics (ONS), the English Housing Survey, the Resolution Foundation, UK Finance, Ipsos and other published research.

The purpose of this report is not to determine whether one generation is right or wrong. Instead, it examines whether changing economic conditions have altered the pathway into traditional adulthood milestones and how those changes are influencing the decisions, behaviours and expectations of younger generations.

The research found that many Gen Z participants continue to value traditional markers of stability, including home ownership, meaningful employment, family formation and community. However, many also expressed concerns that these milestones have become increasingly difficult to achieve compared with previous generations.

The findings indicate several key themes:

• Housing remains a significant aspiration among young adults, but affordability pressures, deposit requirements and rising property values have changed expectations around when home ownership is achievable.

• Employment attitudes appear influenced by financial uncertainty, with participants prioritising stability, progression, purpose and long term security rather than rejecting work itself.

• Family formation remains important to many young adults, but financial pressures, childcare costs and housing uncertainty are contributing factors behind delayed parenthood.

• Political disengagement appears connected to lower levels of trust, representation and confidence that younger voices influence decision making.

• Community, belonging and social connection emerged as recurring themes, with participants highlighting the importance of relationships, local identity and feeling heard.

Overall, the report suggests that many challenges facing Gen Z are not isolated issues. Housing, employment, family formation, mental health, political engagement and community are increasingly interconnected.

Understanding these connections is essential for employers, policymakers, housing providers and organisations seeking to engage with the next generation.

Methodology

This report combines findings from an independent Midlands based focus group alongside secondary research drawn from publicly available sources including:

- Office for National Statistics (ONS)
- Department for Work and Pensions (DWP)
- Department for Education (DfE)
- House of Commons Library
- Resolution Foundation
- Joseph Rowntree Foundation (JRF)
- UK Finance
- Ipsos Trust Tracker
- British Social Attitudes Survey
- Campaign to End Loneliness
- Centre for Longitudinal Studies

The focus group consisted of several participants aged 18-24 from across the Midlands. The session was conducted in June 2026 and included a mixture of students, employed participants and job seekers.

The purpose of the research was not to create a statistically representative sample of all young people.

Instead, the objective was to understand attitudes, perceptions and lived experiences and compare those findings against wider national trends.

The focus group findings should therefore be viewed as qualitative insights rather than national forecasts.

However, one of the most striking outcomes of the research was the extent to which participant responses aligned with wider national data.

Throughout this report, focus group findings are presented alongside relevant statistical evidence to provide both context and perspective.

The State of Gen Z in Numbers

Current national data presents a generation facing a unique combination of economic and social pressures.

Approximately one in four young adults experiences a common mental health condition (NHS England, 2024).

Around 44% of young people enter higher education by age nineteen (Department for Education, 2025).

Youth economic inactivity due to long term sickness has increased significantly since 2019, with economic inactivity amongst young people rising sharply following the pandemic (Office for National Statistics, 2025; House of Commons Library, 2025).

At the same time, traditional milestones associated with adulthood continue to move further into the future.

The data suggests that the experience of becoming an adult today differs significantly from that experienced by previous generations.

The Age of Home Ownership

The timeline for buying a first home has stretched dramatically across generations.

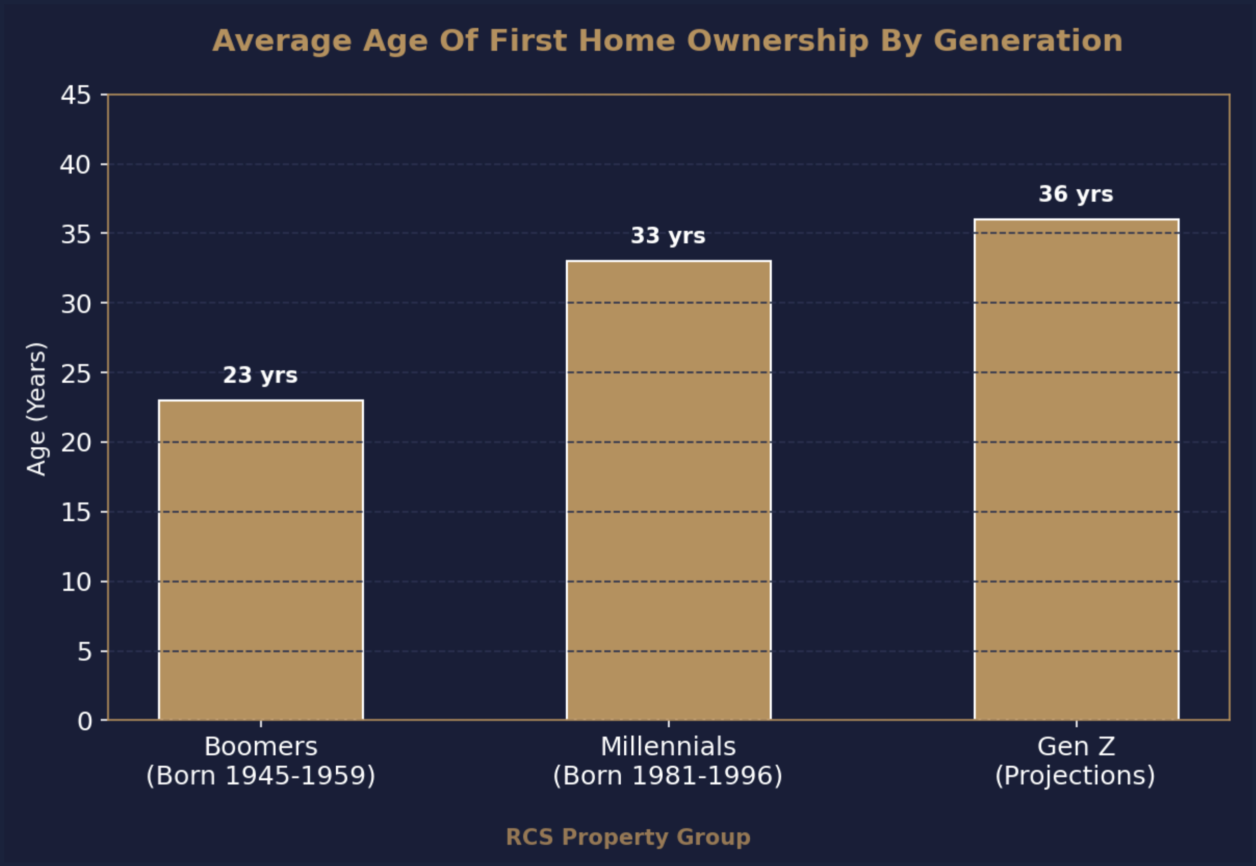
Among those born between 1945 and 1959 (commonly referred to in this report as Boomers), purchasing a home in your early twenties was considered entirely normal. The average first time buyer purchased their first property between the ages of 22 and 24 (Resolution Foundation, 2018; English Housing Survey).

For Millennials, this moved to between 32 and 34 years old (Resolution Foundation, 2025).

For Gen Z, current projections place first time home ownership between 34 and 38 years old depending on location, income and family support (Resolution Foundation, 2025; UK Finance, 2025).

This finding closely mirrors the focus group, where participants estimated they would purchase their first property at approximately 38 years old.

What initially appeared to be pessimism may in fact be a realistic assessment of the current housing market.



Source: Resolution Foundation, English Housing Survey, UK Finance.

Home Ownership by Age 30

Perhaps the most striking indicator of changing opportunity is home ownership by the age of 30.

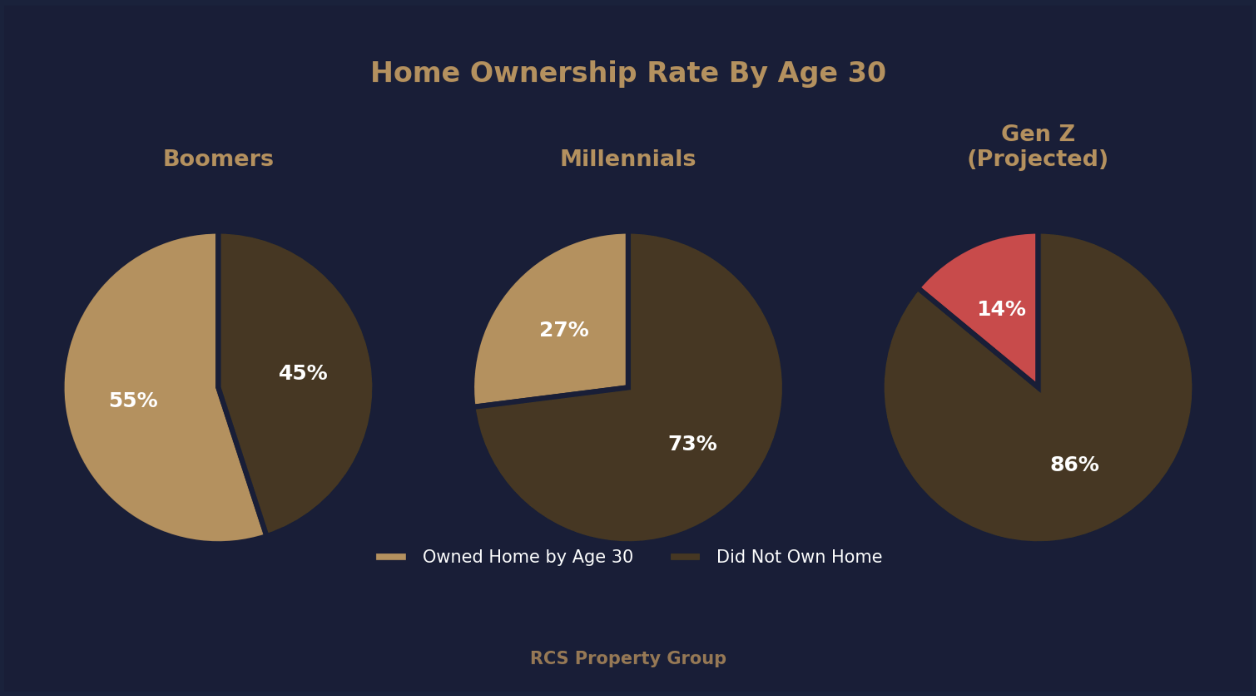
Among Boomers, approximately 55% owned their own home before reaching the age of 30 (Resolution Foundation, 2018).

Among Millennials, that figure fell to approximately 27% (Resolution Foundation, 2018).

Current projections suggest fewer than 15% of Gen Z will own a home by the age of 30 if present trends continue (Resolution Foundation, 2025).

In practical terms, the home ownership rate has fallen by more than two thirds within two generations.

For many young people, home ownership has shifted from being an expected milestone of adulthood to an increasingly distant aspiration.



Source: Resolution Foundation Housing And Intergenerational Wealth Research.

The Delay of Family Formation

The same pattern is visible in family life.

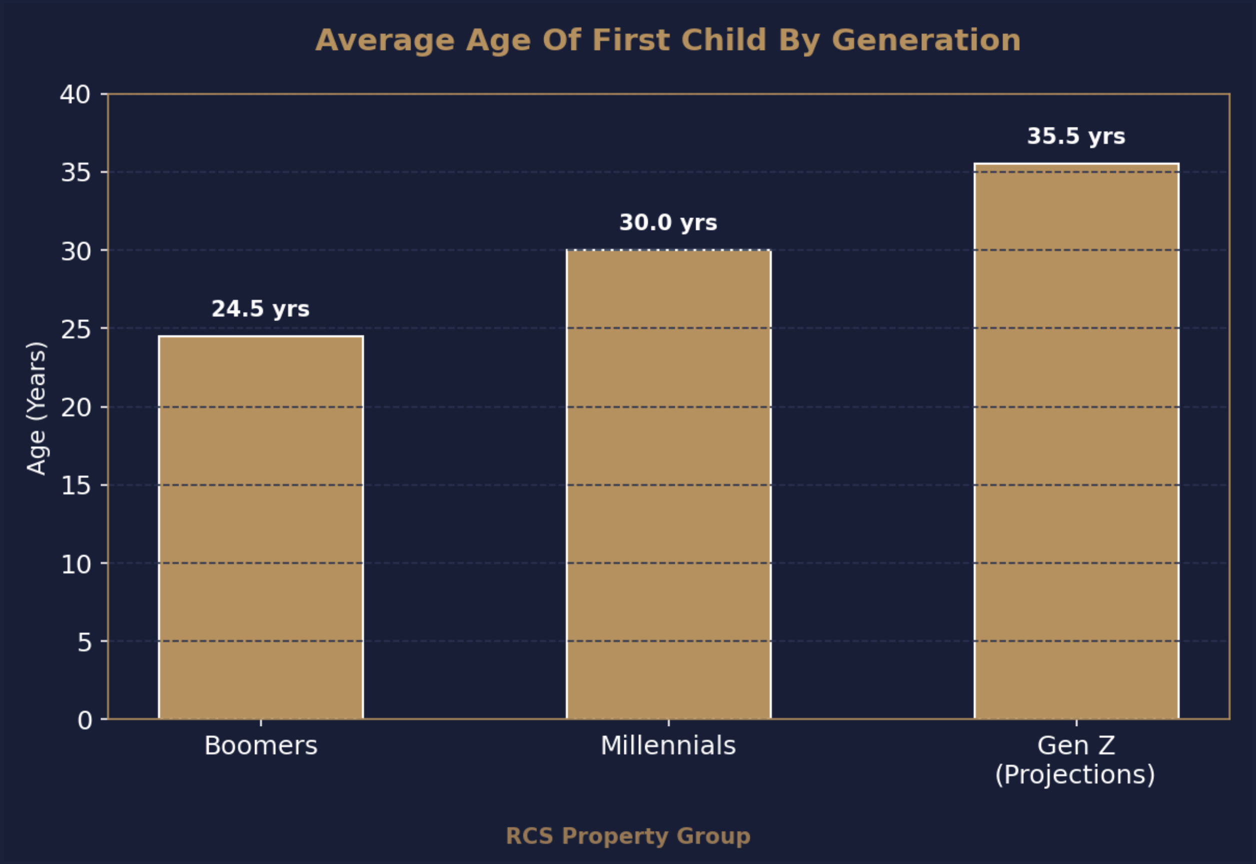
Among Boomers, the average age of having a first child was typically between 23 and 26 years old (ONS Historical Fertility Cohort Data).

For Millennials, this increased to between 29 and 31 years old (ONS, Childbearing For Women Born In Different Years, 2023).

Current projections suggest many members of Gen Z may not have their first child until between 35 and 36 years old (ONS, 2023).

This delay mirrors the broader movement of adulthood milestones, with home ownership, financial security and family formation all occurring later than they did for previous generations.

The traditional route to adulthood has not disappeared. It has simply moved further away.



Source: Office for National Statistics.

Child Poverty and Economic Security

Today, approximately 31% of children across the United Kingdom live in relative poverty after housing costs, representing approximately 4 million children nationwide (Department for Work and Pensions, 2026; Joseph Rowntree Foundation, 2026).

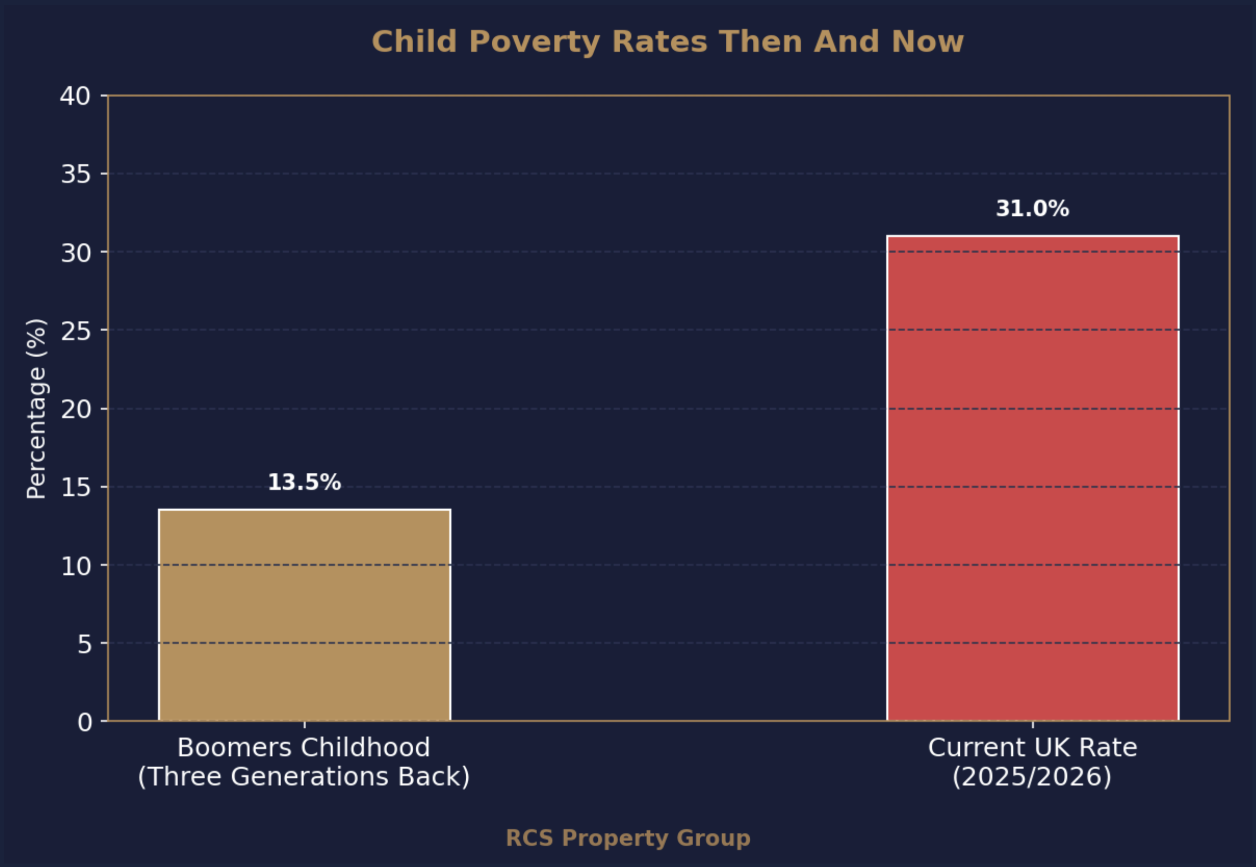
In practical terms, this means that in an average classroom of thirty children, eight to nine are likely to be growing up in poverty (End Child Poverty Coalition, 2025).

Research suggests this figure is significantly higher than equivalent levels experienced during the childhood years of many Boomers three generations back, where child poverty rates were estimated at approximately 12% to 15% (Nuffield Foundation, 2025).

This context is important.

Because throughout the focus group, concerns about affordability repeatedly appeared when discussing housing, employment and family life.

The findings suggest that many young people are not simply concerned about their own future. They are concerned about the future they may eventually provide for their children.



Source: DWP Households Below Average Income Report, Joseph Rowntree Foundation, End Child Poverty Coalition.

The Bigger Picture

Taken individually, these statistics may appear unrelated.

Taken together, these findings suggest that many of the milestones previous generations associated with adulthood are occurring significantly later for Gen Z.

The findings from this report suggest that Gen Z has not abandoned traditional aspirations.

Instead, many increasingly believe those aspirations will take longer, cost more and require greater sacrifice than they did for previous generations.

This distinction is important because it challenges one of the most common assumptions made about young people today. The issue may not be a lack of ambition. The issue may be a lack of confidence that the traditional route to adulthood still works.

Education: The Independence Economy

University as a Lifestyle Decision

One of the most surprising findings from the focus group was the way participants discussed higher education.

When asked why people attend university, educational outcomes were rarely mentioned first.

Instead, discussions centred around independence. Moving away from home. Living independently. Experiencing a new place.

Participants repeatedly questioned the value proposition of a university degree.

"A degree isn't worth anything anymore."

"All the information is already available online and by using AI for free."

Despite this scepticism, university remained attractive. The reason was not necessarily education. It was independence.

"Most people go to university so they can afford to live on their own and be away from home."

This finding is particularly interesting when viewed alongside national participation data.

Approximately 44% of young people in England enter higher education by the age of nineteen (Department for Education, 2025).

However, confidence in the financial value of a degree has declined significantly over the past decade as tuition fees have increased and graduate earnings have become more variable.

The findings suggest that for many young people, university is increasingly serving two purposes. Education. And transition into adulthood. University was viewed less as a guaranteed route to higher earnings and more as a socially accepted route into independence.

Housing: The Delayed Dream of Gen Z Home Ownership

Home Ownership Remains the Goal

Contrary to some popular narratives, participants did not reject home ownership.

In fact, home ownership remained one of the strongest aspirations identified throughout the discussion.

When asked what age they expected to buy their first property, the average answer was approximately thirty eight years old.

Participants did not speak about housing as a near goal.

They spoke about it as a distant milestone.

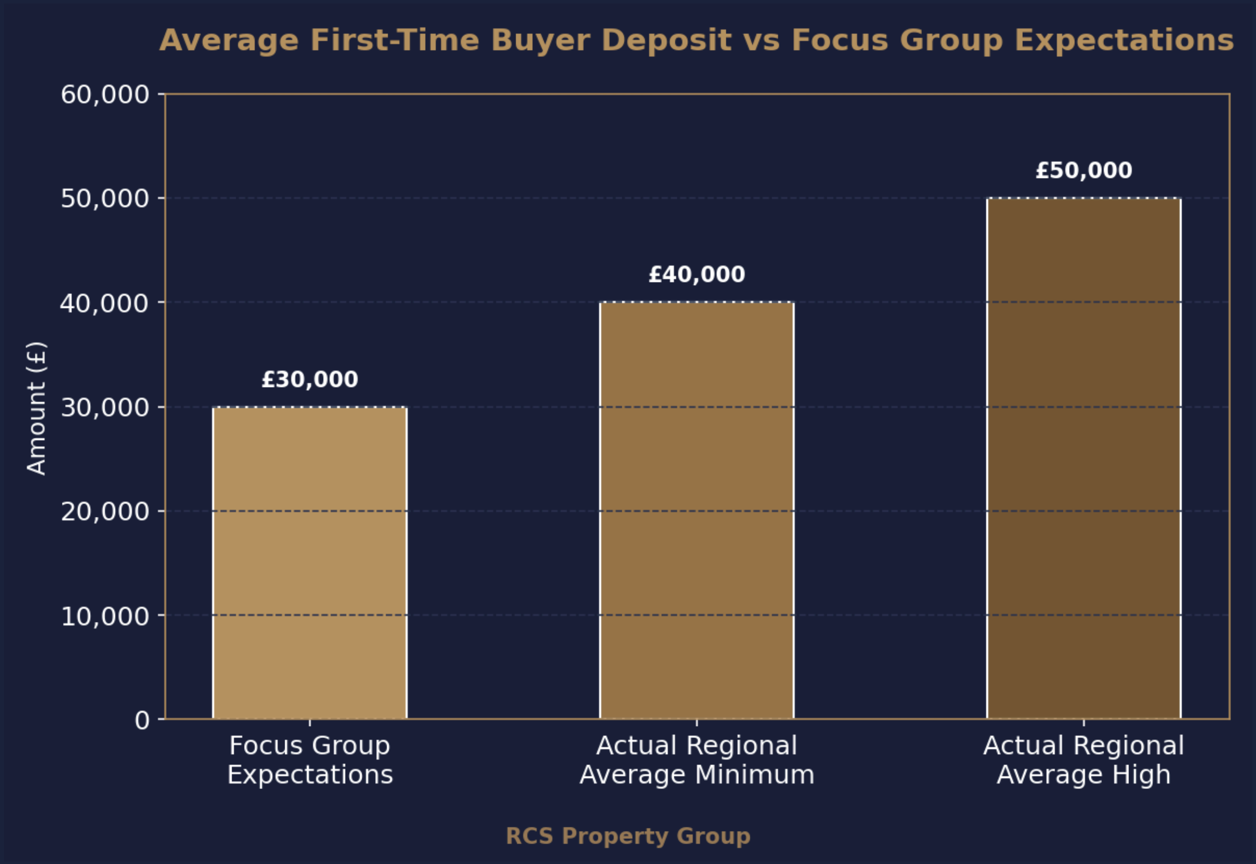
"You need at least £30,000 in savings before you can even think about buying a house."

Interestingly, participants displayed limited understanding of the actual mechanics of buying a property. Several significantly underestimated the level of savings required for a deposit, while simultaneously believing that home ownership remained largely inaccessible.

This finding mirrors wider market realities.

The average first-time buyer deposit in many regions of England now exceeds £40,000, with some regional averages approaching £50,000 (UK Finance, 2025; Halifax Housing Research, 2025).

The focus group's perception that home ownership feels increasingly out of reach therefore appears grounded in economic reality rather than pessimism.



The Bank of Mum and Dad Divide

A recurring theme throughout wider housing research is the growing role of family support.

Increasing numbers of first-time buyers now rely upon financial assistance from parents or relatives to secure a deposit.

This creates a widening divide between those with access to family wealth and those attempting to save independently.

The focus group's expectation of purchasing a home at thirty eight years old aligns closely with current projections for independent buyers operating without significant family assistance. The aspiration remains strong. However, confidence in achieving it appears to be weakening.

Changing Saving Behaviour: Consumerism or Changing Incentives?

A common criticism regarding younger generations is that reduced home ownership rates may be influenced by changes in spending behaviour. Factors frequently referenced include social media, consumer culture, lifestyle expectations and increased spending on non essential purchases.

Social media has changed consumer behaviour by increasing exposure to advertising, product discovery and lifestyle comparison. However, international data indicates that digital exposure alone does not explain differences in saving behaviour.

Countries including Denmark, Norway and Sweden report some of the highest levels of internet and social media usage in Europe, while also maintaining stronger household saving indicators than the UK (OECD, 2024–2025). For example, Sweden records household saving rates of approximately 14.7% and Denmark approximately 7.5%, compared with approximately 4.7% in the UK.

This indicates that wider economic factors, including housing affordability, disposable income and confidence in future financial milestones, should also be considered when analysing generational spending patterns.

Within the Midlands Gen Z focus group, participants estimated they would need to save approximately £1,000 per month for five years to enter the housing market. This calculation included a deposit, legal fees, additional fees, moving costs, furniture and maintaining financial stability after purchase.

One participant stated:

“I would have to save around £1,000 a month for five years just to buy a house and cover the set up costs. That is not realistic on the salaries we get, so I may as well buy my avocados.”

With the projected average first time buyer age for Gen Z reaching approximately 36, this represents a substantially longer saving timeline compared with previous generations. Someone beginning at 18 would experience an 18 year period before purchase, while a graduate entering full time employment at 21 would face approximately 15 years.

This calculation is also affected by changing property values.

Over the past 30 years, average UK house prices have increased by approximately 5.4% to 6% annually (HM Land Registry / ONS). Over the past 20 years, average prices have increased by approximately 74%, rising from around £113,900 to approximately £268,200 (Nationwide / ONS).

The economic environment following the 2008 financial crisis created additional challenges for cash savings. Bank of England base rates remained historically low for much of the following decade, frequently below 1%. During periods where inflation exceeded savings interest rates, the real value of cash savings decreased over time.

Behavioural economics provides further context through the “Lipstick Effect”, a concept which identifies changes in consumer behaviour during periods of economic uncertainty. The theory suggests consumers may continue purchasing smaller affordable goods when larger financial commitments become less accessible.

This may provide context for changing spending priorities among younger generations, particularly when combined with longer saving timelines, higher housing costs and delayed access to traditional financial milestones.

Financial discipline, budgeting and saving remain important factors in achieving financial security. However, the economic environment in which those behaviours take place has changed significantly.

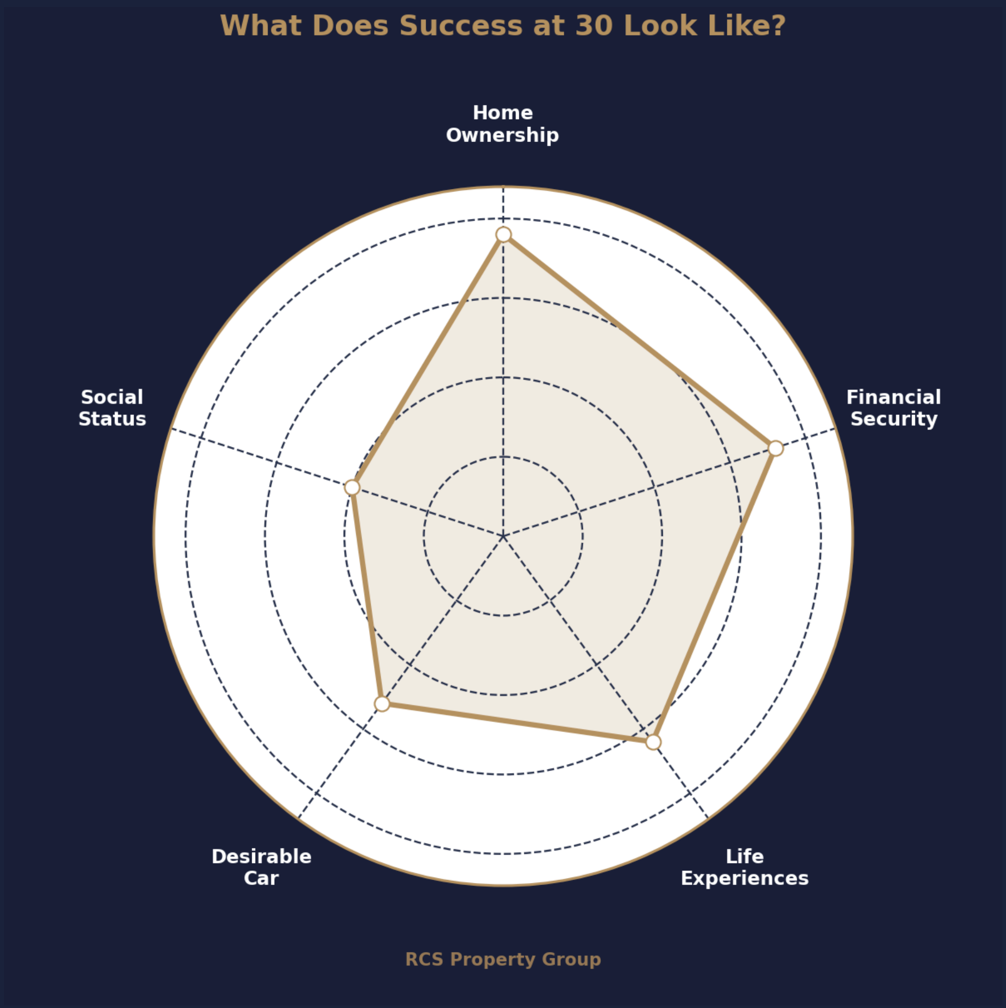
Employment: Gen Z Workplace Expectations and Financial Security

What Success Looks Like

Participants were asked a simple question.

What does success look like at thirty?

The answers were remarkably traditional. Home ownership, financial security, status, a desirable car and the ability to enjoy life experiences.



Focus group responses by level of agreement

"A nice car."

"House ownership."

"Money to actually do things."

When asked what they meant by “status”, participants explained that they believe this is having a respected “reputation” and “influence”. This finding directly challenges the narrative that younger generations are rejecting traditional markers of success.

The focus group did not reject these aspirations. They embraced them. The difference was their confidence in achieving them.

Salary Expectations

Participants identified approximately £42,000 per year as the minimum salary required to feel financially secure.

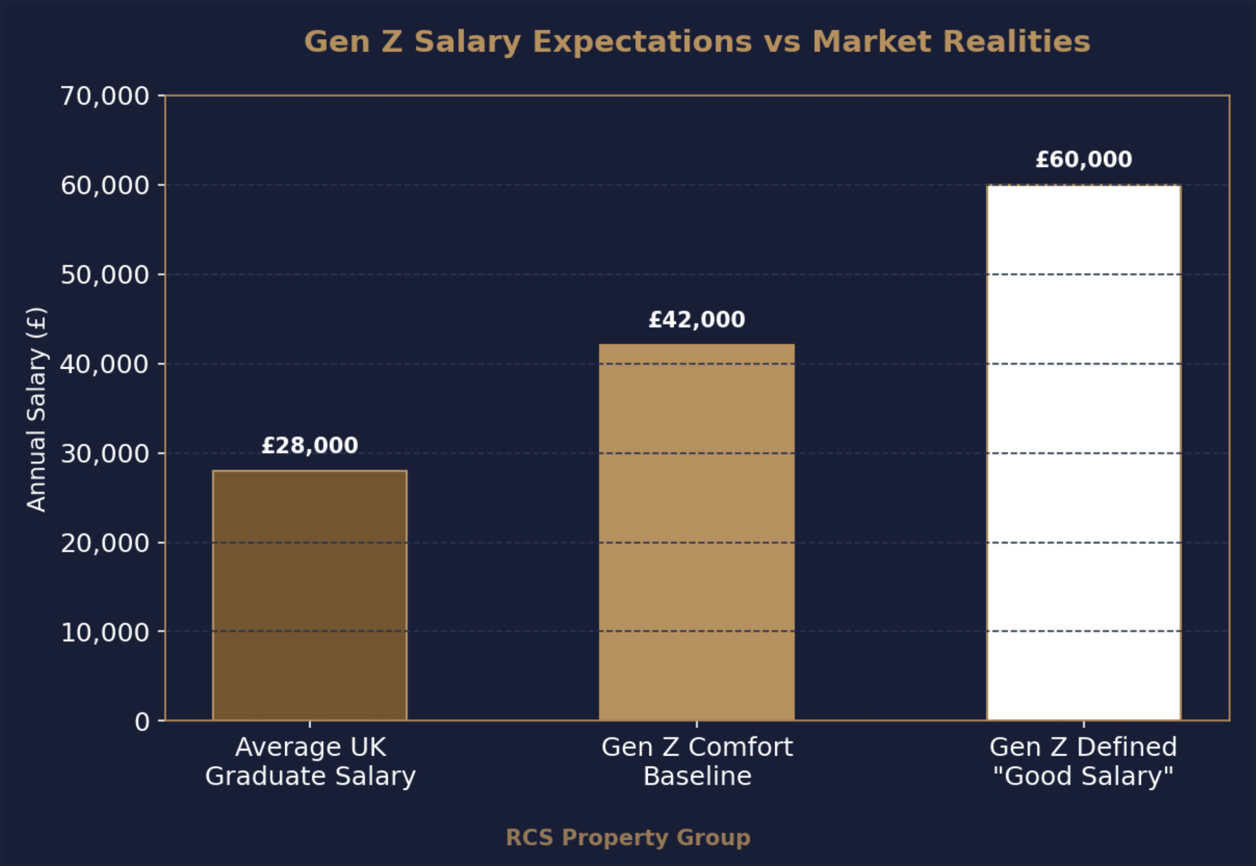
A salary of approximately £60,000 per year was generally viewed as successful.

"£42,000 is the bare minimum."

"£60,000 is a good salary."

At first glance, these figures may appear ambitious. However, when viewed alongside rising housing costs, rent, energy prices and living expenses, the numbers become easier to understand.

Many participants linked salary expectations directly to affordability. Participants were not describing luxury or wealth. They were describing affordability. This distinction is important. The focus group rarely discussed becoming rich. Instead, they discussed becoming stable.



Source: Focus Group Findings, Department for Education Graduate Outcomes Data.

Mental Health and Economic Insecurity

Employers frequently express concern regarding increasing levels of mental health related absence amongst younger workers.

National data indicates that approximately one in four young adults experiences a common mental health condition (NHS England, 2024).

At the same time, economic inactivity due to long term sickness amongst younger people has increased significantly since 2019 (Office for National Statistics, 2025).

While mental health is often discussed in isolation, the findings from this report suggest that housing insecurity, financial uncertainty and delayed adulthood may also contribute to wider feelings of anxiety and instability.

Participants did not appear less ambitious than previous generations. They appeared less confident that effort alone would deliver the outcomes they desired.

Family Formation: Why Gen Z Are Delaying Parenthood

Children Are Still Desired

Another striking finding from the focus group was that participants did not reject the idea of having children.

Instead, they viewed parenthood as something that should only happen once financial stability had been achieved.

When asked what would determine whether they chose to have children, the response was remarkably consistent.

"Affordability. I'm not having kids unless I can afford it because otherwise I'm bringing a child into poverty."

This concern appeared repeatedly throughout discussions regarding housing, employment and long term planning.

Participants did not frame parenthood as a lifestyle choice.

They framed it as a responsibility.

The Affordability Test

When asked what age they wanted to have children, most responses clustered around the late twenties.

"Probably around 28."

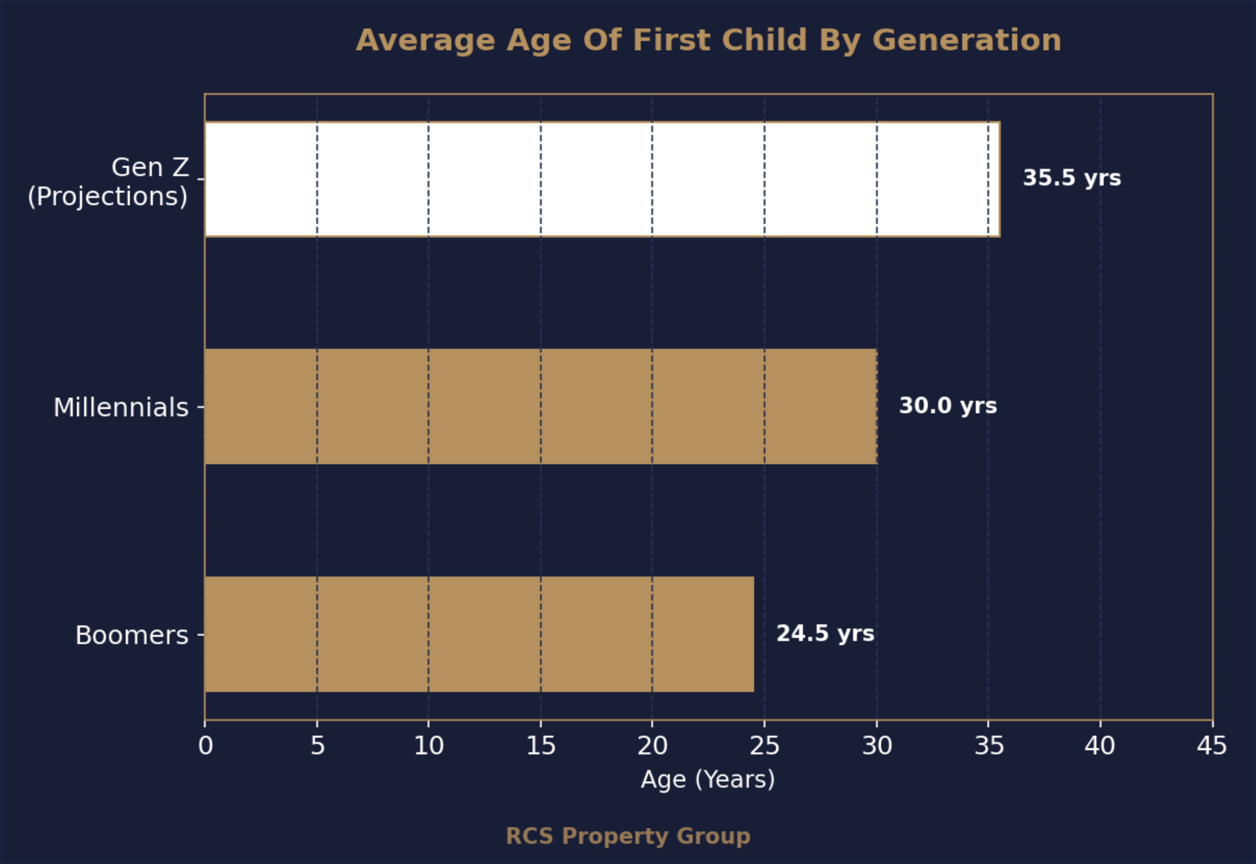
This finding is particularly interesting because it reveals a gap between aspiration and reality.

Participants hoped to have children around the age of twenty eight.

However, wider demographic data suggests that many members of Gen Z may not reach key financial milestones until considerably later.

The average age of a first-time mother in England and Wales has already risen to approximately 31 years old, compared with the early to mid twenties experienced by many members of the Boomer generation (ONS, Childbearing For Women Born In Different Years, 2023).

Current projections suggest many members of Gen Z may not have their first child until between 35 and 36 years old (ONS, 2023).



Source: Office for National Statistics, Childbearing For Women Born In Different Years, England and Wales (2023).

Delayed Parenthood and the Future Workforce

The attitudes expressed by participants are reflected in wider national trends.

The fertility rate across England and Wales has fallen to approximately 1.4 children per woman, significantly below the replacement rate of 2.1 required to maintain population levels without migration (ONS, 2024).

This is often presented as evidence that younger generations no longer want families.

The findings from this research suggest a different explanation.

Participants did not reject parenthood.

They repeatedly linked having children to affordability, housing security and financial stability.

This distinction matters.

If individuals begin having children later in life, they naturally have fewer years available in which to have additional children.

Among Boomers, first-time parenthood commonly occurred between the ages of 23 and 26 (ONS Historical Cohort Data).

For many members of Gen Z, first-time parenthood is increasingly projected to occur between the ages of 35 and 36 (ONS, 2023).

The implications are significant.

A generation starting families a decade later than previous generations will, on average, have fewer children regardless of whether their desire for family life has changed.

Viewed through this lens, declining birth rates may not simply reflect changing values.

They may also reflect delayed access to the economic foundations that traditionally supported family formation. This has implications that extend far beyond individual households. Lower birth rates today contribute to a smaller future workforce tomorrow. For employers, policymakers and economists, this is not solely a demographic issue. It is increasingly a housing, employment and economic issue.

Child Poverty and Future Planning

Today, approximately 31% of children across the United Kingdom live in relative poverty after housing costs, representing approximately 4 million children nationwide (Department for Work and Pensions, 2026; Joseph Rowntree Foundation, 2026).

This aligns with the perspective of participants who referenced concerns about children growing up in poverty.

For participants, this statistic was not abstract.

It reflected a future they actively wanted to avoid. “I'm not having kids unless I can afford it because otherwise I'm bringing a child into poverty."

Rather than rejecting family life, many participants appeared to be delaying family formation until they believed they could provide housing security, financial stability and opportunities for their children. Until they believe they can provide the standard of life they feel a child deserves.

The consequences extend beyond individual families.

Delayed parenthood, declining fertility rates and falling birth rates increasingly have implications for the future workforce, economic growth and long-term demographic stability of the United Kingdom.

Politics: Trust and Representation

What Would You Change About the Country?

Participants were asked a simple question.

If you could change one thing about the United Kingdom over the past twenty years, what would it be?

The most common answer was Brexit.

"It was pointless."

"All the problems started from then."

Whether this perception reflects economic reality is outside the scope of this report. However, the consistency of the response provides an important insight into how participants understand the country's recent history.

More broadly, the discussion quickly moved away from party politics and towards a deeper feeling of disconnection from decision makers.

Participants repeatedly described feeling unheard, unrepresented and disconnected from those making decisions on their behalf.

"We want to see ourselves in Parliament."

"We want to feel like we're being listened to for once."

"People need to ask us questions and actually care about the answers."

The issue was not a lack of political opinions. The issue appeared to be a lack of confidence that those opinions mattered.

Why Don't They Vote?

One of the most interesting findings emerged when participants were asked why younger people do not vote. Contrary to popular assumptions, participants did not suggest that politics was irrelevant. Instead, they argued there was a lack of momentum.

"There isn't enough momentum."

"There are no Gen Z activists that we see yet and would follow."

"Any movement would need to feel authentic."

Participants frequently returned to the concept of authenticity.

They expressed a desire for leaders who felt genuine, relatable and willing to challenge existing institutions.

This theme would later emerge again during discussions relating to media, community and trust. National data suggests that this disengagement is reflected in voting behaviour.

Historically, age was not the defining factor in whether someone participated in democracy. During the 1964 and 1966 General Elections, turnout was almost identical across generations, with approximately 76.4% of young adults voting compared with 76.7% of those aged over 65 (Electoral Commission; Economics Observatory).

That equality no longer exists.

By the 2024 General Election, a significant generational gap had opened. The British Election Study recorded self reported turnout among adults over 66 at 88.6%, compared with 65.4% among 18 to 25 year olds, creating a 23.2 percentage point difference.

However, even that may not capture the full picture. Survey based turnout figures are known to overestimate participation, and Ipsos estimates suggest actual turnout among 18 to 24 year olds may have fallen as low as 37% in the 2024 General Election.

The challenge begins even before election day. Electoral Commission data shows that only around 60% of 18 to 19 year olds are correctly registered to vote, compared with approximately 96% of people aged 65 and over.

This creates a difficult cycle. Older generations participate in elections at significantly higher rates, which naturally means political parties are incentivised to focus on the issues most important to reliable voters. Younger generations then feel increasingly unheard, disengage further, and the cycle continues.

Young people want greater influence over the future direction of the country, yet lower participation may make that influence harder to achieve.

The Wider Trust Problem

When asked whether they trusted the media, the response was immediate and unanimous.

"No, not at all."

Participants described the news as overly negative and disconnected from everyday reality.

Several argued that media organisations were influenced by wealthy owners and no longer reflected the experiences of ordinary people.

While these views are subjective, they align with broader national trends.

Trust in politicians has fallen to approximately 9%, while trust in Government Ministers sits at around 10% (Ipsos Veracity Index, 2025).

Research also suggests that 45% of the public almost never trust governments to put the nation's interests ahead of political interests, while 58% almost never trust governments to tell the truth (British Social Attitudes Survey, 2025).

The evidence reviewed suggests that distrust is not isolated to politicians. It increasingly extends to institutions more broadly.

Where Do They Get Their Information?

When asked where they obtained information, participants repeatedly referenced TikTok and school education.

TikTok was not described as an entertainment platform.

It was described as an educational platform.

Participants valued direct communication, short form content and perspectives from individuals rather than institutions.

Interestingly, they argued that any attempt to engage younger audiences needed to feel authentic.

Several participants suggested that content often needed to be controversial enough to attract attention and generate discussion in comment sections.

This may help explain why traditional institutions struggle to engage younger audiences despite investing heavily in communication campaigns. The data suggests that trust is increasingly shifting away from institutions and towards individuals. Authenticity appears to matter more than authority.

Community: The Search for Belonging

What Would Make You Feel Heard?

When participants were asked what would make them feel listened to by politicians and employers, one answer appeared repeatedly.

“Community.”

Participants did not begin by discussing tax policy, public spending or political parties.

Instead, they spoke about belonging.

"We want genuine community again."

They described wanting stronger local networks, greater investment in communities and more opportunities for meaningful two way communication.

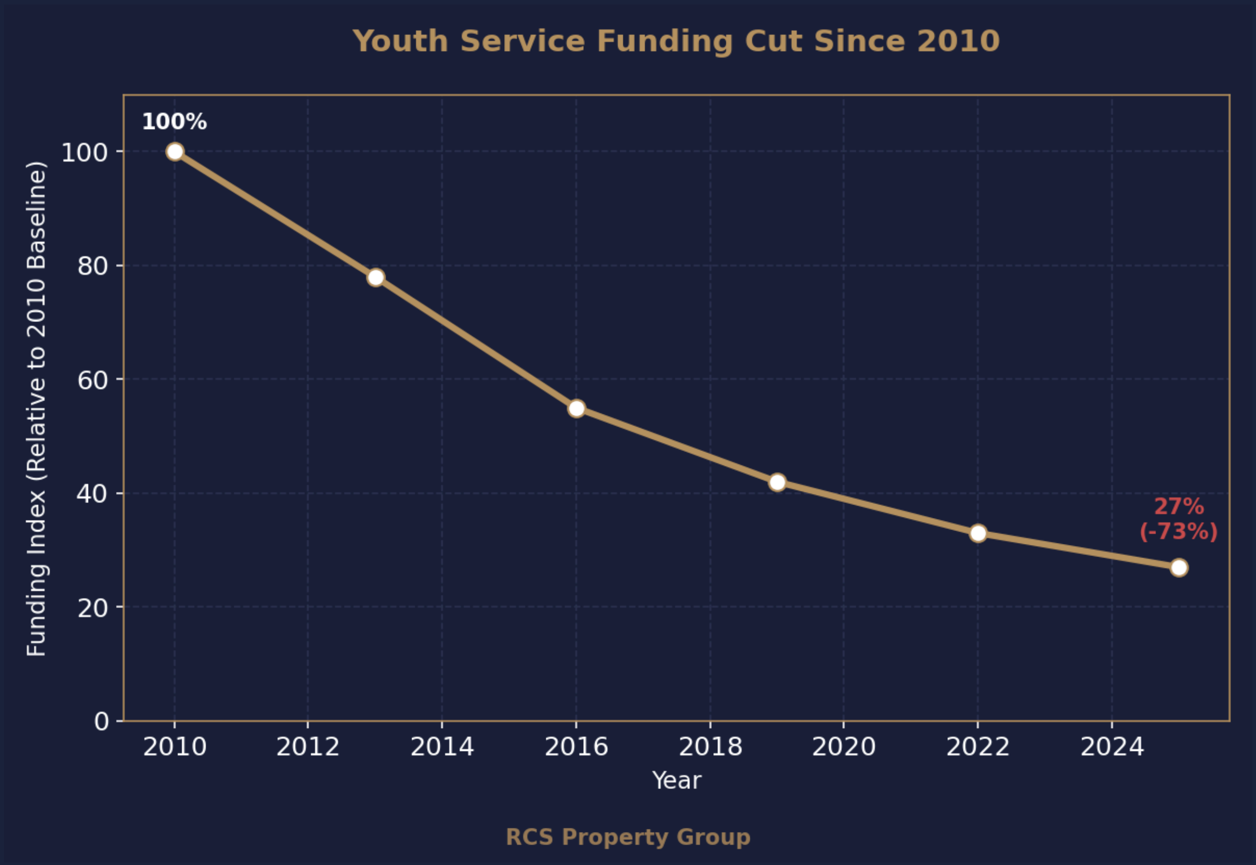
For many participants, being listened to was just as important as being represented.

This finding is particularly significant because it aligns with wider national trends.

Adults aged 16 to 29 are now more than twice as likely to report chronic loneliness as adults over the age of 70 (ONS Loneliness Statistics, 2025).

Approximately 27% of young adults report feeling lonely often, always or at least some of the time (Campaign to End Loneliness, 2025).

At the same time, local authority spending on youth services has fallen by approximately 73% in real terms, contributing to the closure of more than 760 youth centres and community hubs and the loss of over 4,500 youth work roles (YMCA, 2025; UK Youth, 2025).



Source: YMCA, UK Youth.

Viewed together, the findings suggest that younger generations are calling for community at precisely the moment community infrastructure is disappearing.

This may help explain why the issue emerged so strongly throughout the focus group. This may indicate that Gen Z is not simply searching for employment, housing or financial security. Many are also searching for belonging.

Meaning, Identity and Belonging

The theme of belonging appeared consistently throughout discussions relating to politics, community and trust.

As the discussion developed, participants were asked why they believed national data increasingly points towards younger people exploring faith, particularly Christianity and Catholicism.

One response stood out.

"Because there is no hope anywhere else. Everything is doom and gloom for us."

While simple, the statement reflected a broader sentiment that had appeared repeatedly throughout the focus group. Discussions surrounding housing, affordability, employment, politics and the future often returned to uncertainty. Participants frequently described feeling disconnected from institutions, sceptical of traditional pathways to success and concerned about their long term prospects.

Viewed in this context, growing interest in faith may be less about religion alone and more about the search for meaning, stability, community and hope.

National data appears to support this wider trend. While approximately 61% of adults aged 16 to 34 identify as having no religion (British Social Attitudes Survey, 2025), younger adults are significantly more likely than older generations to describe themselves as spiritual (Tearfund/Savanta, 2025).

Recent years have also seen substantial growth in Bible sales, with publishers reporting increased interest from younger consumers seeking meaning, values and direction (SPCK; Nielsen BookData, 2025).

The data suggest that while trust in institutions may be declining, the search for purpose remains strong. For some young people, faith appears to offer something they struggle to find elsewhere: certainty in an increasingly uncertain environment, community in an increasingly fragmented society and hope during a period characterised by economic and social instability.

Viewed alongside the wider findings of this report, faith may represent another expression of the desire for stability, belonging and optimism that repeatedly emerged throughout the discussion.

Strategic Implications

Looking Beyond the Headlines

Much of the public conversation surrounding Gen Z focuses on symptoms.

Employers discuss recruitment challenges.

Politicians discuss voter disengagement.

Economists discuss declining birth rates.

Housing professionals discuss affordability.

Mental health professionals discuss rising levels of anxiety and loneliness.

These issues are often discussed independently. The evidence from this report suggests they may be more closely connected than commonly assumed. Throughout the focus group, participants consistently linked decisions relating to education, employment, housing, parenthood, politics and community to a common set of concerns.

Affordability. Security. Representation. Belonging.

Taken together, the evidence reviewed shows that many of the challenges associated with Gen Z may be symptoms of a wider issue rather than isolated problems requiring separate solutions.

The Recruitment Challenge May Actually Be a Housing Challenge

One of the most significant findings to emerge from this research is the relationship between housing and employment.

Employers frequently express concern regarding salary expectations, recruitment difficulties and workforce retention.

However, participants consistently linked employment to housing.

The average first-time buyer age has increased from approximately 22 to 24 years old amongst Boomers to an estimated 34 to 38 years old for Gen Z (Resolution Foundation, 2025; English Housing Survey; UK Finance, 2025).

Home ownership rates by the age of 30 have fallen from approximately 55% amongst Boomers to around 27% amongst Millennials, with current projections suggesting further declines amongst Gen Z (Resolution Foundation, 2018).

When participants identified £42,000 as the minimum salary required to feel financially secure, these expectations were not driven by luxury consumption.

They were driven by housing affordability. This distinction is important. The findings suggest that some workplace challenges commonly attributed to Gen Z may in fact be influenced by broader economic conditions.

The recruitment challenge may therefore be partially a housing challenge.

The Workforce Problem Could Actually Be a Confidence Problem

A common narrative surrounding Gen Z is that younger people have become less ambitious than previous generations.

The focus group provided little evidence to support this conclusion.

Participants continued to aspire towards home ownership, career progression, family life, financial security and social status. These aspirations closely resemble those held by previous generations. The difference was not ambition. The difference was confidence.

Participants repeatedly questioned whether the traditional pathway towards achieving these milestones remained realistic. This distinction matters because the response required is fundamentally different.

A lack of ambition requires motivation. A lack of confidence requires opportunity.

The evidence suggests that many younger adults have not lowered their aspirations.

They have lowered their expectations.

Declining Birth Rates May Be an Economic Warning Sign

The discussion surrounding family formation revealed another important insight.

Participants did not reject parenthood. Instead, they repeatedly linked decisions regarding children to housing security and affordability.

National data supports this wider trend.

The average age of first-time parenthood has increased significantly over recent decades, while the fertility rate across England and Wales has fallen to approximately 1.4 children per woman, well below the replacement rate of 2.1 (ONS, 2024).

Public discussion often frames declining birth rates as a cultural issue. The findings from this report suggest there may also be an economic dimension.

If younger generations are purchasing homes later, achieving financial security later and starting families later, lower birth rates become a predictable outcome.

This has implications that extend far beyond individual households. Future workforce size. Economic productivity. Tax revenues. Housing demand. Public services.

All are influenced by long-term demographic trends. Viewed through this lens, birth rates are not simply a social issue. They are an economic indicator.

Political Disengagement May Reflect Political Homelessness

Participants expressed strong opinions regarding education, housing, cost of living pressures and the future direction of the country. Yet many also admitted they rarely participate in the political process. At first glance, this may appear contradictory. However, the data suggests a more nuanced explanation.

Participants did not describe politics as irrelevant. They described it as distant. They did not believe there was sufficient momentum behind issues affecting their generation. They did not believe there were enough visible leaders representing their interests.

Several participants argued that any movement capable of attracting widespread support would need to feel authentic.

This finding suggests that low participation may not necessarily indicate political apathy. It may instead reflect political homelessness. The desire to influence events remains. The belief that existing institutions represent those interests appears weaker.

Community May Become a Competitive Advantage

Perhaps the most unexpected finding from the focus group was the importance placed upon community.

When asked what would make them feel listened to by politicians and employers, participants repeatedly referred to community, belonging and meaningful relationships.

This finding becomes particularly significant when viewed alongside national data.

Adults aged 16 to 29 are now more than twice as likely to experience chronic loneliness as adults over the age of 70 (ONS Loneliness Statistics, 2025).

At the same time, local authority spending on youth services has fallen by approximately 73% in real terms, contributing to the closure of hundreds of youth centres and community facilities (YMCA, 2025; UK Youth, 2025).

The findings suggest that younger generations are increasingly searching for community at precisely the moment traditional community infrastructure has weakened.

For employers, educators and local communities, this presents both a challenge and an opportunity.

Institutions capable of creating belonging may become increasingly valuable.

Final Observation

The central finding of this report is not that Gen Z is fundamentally different from previous generations. In many respects, participants expressed remarkably traditional aspirations.

They wanted careers.

They wanted homes.

They wanted families.

They wanted financial security.

They wanted influence.

The difference lies in their confidence that these aspirations remain achievable. The evidence presented throughout this report suggests that many of the challenges currently associated with Gen Z are not isolated issues. They are interconnected outcomes emerging from housing affordability, delayed adulthood, declining institutional trust and weakening community infrastructure.

Understanding these connections may be essential for employers, policymakers and educators seeking to respond effectively to the challenges and opportunities presented by the next generation.

Final Conclusion

This report set out to better understand the attitudes, aspirations and challenges facing Gen Z outside London, and to compare those findings against wider national trends.

The findings reveal a generation whose aspirations remain largely unchanged from those of previous generations. Throughout the focus group, participants consistently identified home ownership, financial security, meaningful employment, family life and personal independence as important measures of success. In many respects, these ambitions closely mirror those pursued by previous generations.

However, the research also identified a growing disconnect between aspiration and expectation.

Participants frequently questioned whether the pathways that enabled previous generations to achieve these milestones remain accessible today.

Concerns relating to housing affordability, financial security, political representation and community infrastructure appeared repeatedly throughout the discussion and were often closely connected. Conversations about employment frequently returned to housing. Discussions about children frequently returned to affordability. Questions about political engagement often led back to representation, trust and belonging.

The wider data reviewed throughout this report suggests that these concerns are not isolated perceptions.

The average age of first-time home ownership has increased significantly over recent decades (Resolution Foundation, 2025; English Housing Survey). The average age of first-time parenthood continues to rise (ONS, Childbearing for Women Born in Different Years, 2023). Fertility rates remain below replacement levels (ONS, 2024). Trust in political institutions has declined, particularly amongst younger demographics (Ipsos Veracity Index, 2025; British Social Attitudes Survey, 2025).

At the same time, local authority spending on youth services has fallen substantially, contributing to the loss of community infrastructure that many previous generations would have taken for granted (YMCA, 2025; UK Youth, 2025).

Taken together, these trends suggest that the traditional route to adulthood is occurring significantly later than it did for previous generations.

This does not appear to be driven by a rejection of traditional aspirations. Rather, the findings suggest that many young people are questioning whether those aspirations remain realistically achievable within current economic and social conditions.

One of the most significant findings to emerge from the focus group was the extent to which stability influenced participant responses.

Whether discussing housing, employment, family life, politics or community, participants repeatedly linked decision making to a desire for greater certainty regarding the future. Viewed through this lens, many of the challenges commonly associated with Gen Z may be better understood as questions of stability rather than generational difference.

The implications extend beyond Gen Z itself.

Housing affordability influences workforce mobility and labour market participation. Delayed parenthood has implications for future workforce size and demographic change. Declining trust affects political participation and civic engagement. Community decline affects wellbeing, belonging and social cohesion.

As a result, the findings presented throughout this report should not be viewed solely as observations about one generation. They raise broader questions about the long-term social and economic conditions shaping the future workforce of the United Kingdom.

Perhaps the most important conclusion is that the focus group did not reveal a generation lacking ambition. Participants continued to aspire towards many of the same milestones pursued by previous generations. The difference was not ambition, but confidence. Many questioned whether the systems that once supported those milestones continue to function in the same way today.

This report does not seek to provide definitive answers to those questions. Its purpose has been to provide evidence, context and insight from young people themselves.

The evidence suggests that understanding Gen Z requires looking beyond stereotypes and recognising the wider economic, social and cultural factors shaping their experiences.

For employers, policymakers, educators and community leaders, understanding those factors may prove increasingly important in the years ahead.

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All statistics, percentages and trend analysis contained within this report were drawn from publicly available data sources available at the time of publication. Where focus group quotations are used, they represent the views of participants and should not be interpreted as nationally representative findings. The focus group data has been included to provide qualitative insight and has been presented alongside secondary research to provide wider context.

About RCS Property Group

RCS Property Group provides strategic consultancy, business advisory services and property expertise across the UK.

Founded by Regan Spence, a fourth generation property professional with over a decade of experience across housing, operations and strategic leadership, RCS combines industry knowledge, data analysis and practical problem solving to help individuals, businesses and organisations navigate complex challenges.

Through business consultancy, fractional directorship, property education and strategic advisory services, RCS works with organisations to identify barriers to growth, improve decision making and create practical solutions that deliver long term results.

The Midlands Gen Z Report 2026 reflects RCS Property Group's wider commitment to understanding the social, economic and commercial trends shaping the future of business, communities and the UK workforce.

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