



# NEW GOALS

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A deep dive into the shifting mentality  
around life goals for Young Starters &  
Emerging Families around the world

OBJECTIVE:

# UNDERSTAND THE SHIFTING PERCEPTIONS AROUND 'LIFE MOMENTS' AND 'LIFE GOALS,' TO HELP IDENTIFY WAYS INSURANCE CAN PLAY A ROLE

METHODOLOGY

Online in-depth interviews, followed-up by an online quantitative study fielded between 27 September - 14 November 2022.

MARKETS



WHO DID WE TALK TO?

## YOUNG STARTERS

- 18-34 YEARS OLD
- SINGLE/IN RELATIONSHIP/DIVORCED / SEPARATED/WIDOWED
- NO CHILDREN
- NO OWNED PROPERTY

## EMERGING FAMILIES

- 18-44 YEARS OLD
- IN RELATIONSHIP/ MARRIED
- 1+ CHILD IN HOUSEHOLD
- RENTED OR OWNED PROPERTY

PHASE 1: EXPLORE

**22** IN-DEPTH INTERVIEWS

**50%** YOUNG STARTERS  
**50%** EMERGING FAMILIES

**50%** FEMALE  
**45%** MALE  
**5%** NON-BINARY

PHASE 2: VALIDATE

**2,473** SURVEY RESPONDENTS

**49%** YOUNG STARTERS  
**51%** EMERGING FAMILIES

**55%** FEMALE  
**43%** MALE  
**2%** NONBINARY

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**01: INTRODUCTION**

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**A NEW NOTION OF  
“LIFE GOALS”**

# A “LIFE GOAL” TODAY IS NO LONGER A BOX TO TICK, BUT A CONTINUOUS WORK-IN-PROGRESS

“Life moments were like a kind of checklist that you had to do. Now, you know, I’m meeting a friend on the other side of the world. Could be a life moment, and that type of opportunity like travelling. You didn’t have as many opportunities 100 years ago as you have now. So I think that [life moments are] changing and becoming more sophisticated in a way.”

– EMERGING FAMILY, WOMAN, 37, ITALY

## TOP LIFE GOALS PREVIOUS GENERATIONS

- ✓ **01: Having a child/children** (50%)
- ✓ **02: Buying a home** (49%)
- ✓ **03: Getting married** (48%)
- ✓ **04: Providing for family/kids** (44%)



## TOP LIFE GOALS YOUNG STARTERS/EMERGING FAMILIES

- WIP** **01: Feeling happy** (56%) **↑+20 pts**
- WIP** **02: Staying fit/healthy** (46%) **↑+20 pts**
- WIP** **03: Traveling** (43%) **↑+20 pts**
- WIP** **04: Feeling at ease/content** (41%) **↑+18 pts**

\*↑ compared to Previous Generations

# WHILE PRIORITIES VARY BY MARKET, WIP GOALS REMAIN THE PRIMARY FOCUS, WITH 'FEELING HAPPY' AS THE ULTIMATE GOAL WORLDWIDE

Q: Which of the following do you consider a life goal (whether you've already achieved it or are aspiring towards it)?

## Spain

1. Feeling happy (65%)
2. Travelling (49%)
3. Feeling at ease/content (49%)
4. Staying fit/healthy (44%)

## Italy

1. Feeling happy (57%)
2. Travelling (50%)
3. Feeling at ease/content (49%)
4. Staying fit/healthy (47%)

## Australia

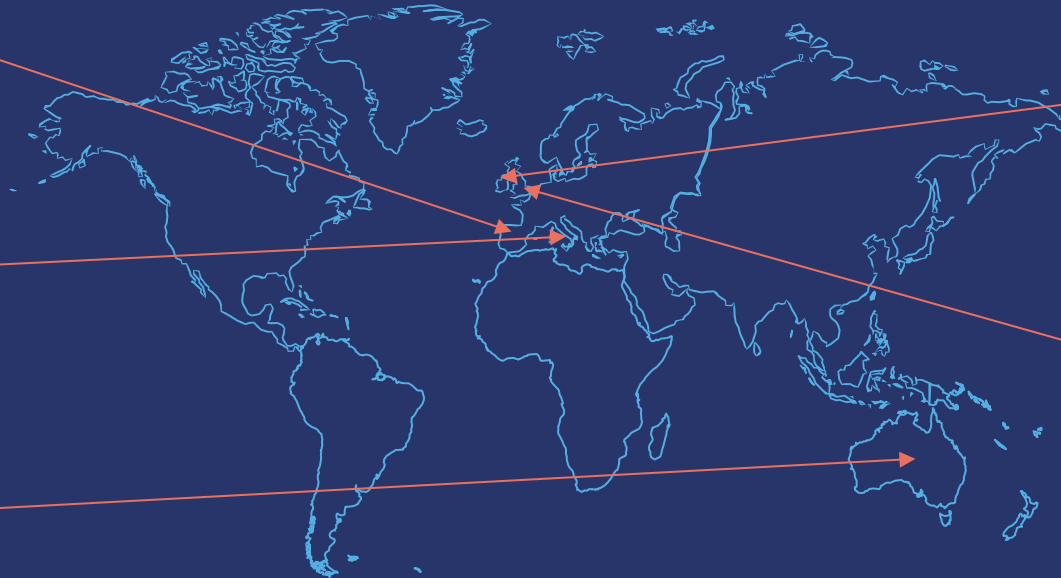
1. Feeling happy (46%)
2. Staying fit/healthy (42%)
3. Becoming financially independent (38%)
4. Travelling (38%)

## Ireland

1. Feeling happy (65%)
2. Buying a home (55%)
3. Staying fit/healthy (55%)
4. Travelling (49%)

## UK

1. Feeling happy (45%)
2. Staying fit/healthy (44%)
3. Becoming financially independent (38%)
4. Feeling at ease/content (34%)



# LIFE GOALS ARE NOT FIXED, BUT EVOLVE WITH LIFE STAGE



## TOP 10 LIFE GOALS OF YOUNG STARTERS

1. Feeling happy 62% **↑+12 ppts**
2. Staying fit/healthy 52% **↑+11 ppts**
3. **Travelling 52% ↑+17 ppts**
4. **Becoming financially independent 51% ↑+18 ppts**
5. **Buying a home 49% ↑+17 ppts**
6. Feeling at ease/content 48% **↑+12 ppts**
7. Feeling safe 44% **↑+10 ppts**
8. Having a good network or friends 38% **↑+13 ppts**
9. Making a lot of money 33% **↑+15 ppts**
10. Living my truth 33% **↑+5 ppts**

\*↑ compared to Emerging Families

*Those who are younger, without kids and without owned property have more goals ahead of them overall, and are focused on financial independence, exploring the world, and buying a home.*



## TOP 10 LIFE GOALS OF EMERGING FAMILIES

1. Feeling happy 50%
2. Staying fit/healthy 41%
3. **Providing for family/kids 39% ↑+8 ppts**
4. Feeling at ease/content 35%
5. Traveling 35%
6. Feeling safe 34%
7. Becoming financially independent 32%
8. Buying a home 32%
9. Having a child/children 31%
10. Living my truth 29%

\*↑ compared to Young Starters

*Those with kids and owned property are more focused on providing for their family.*

# THEIR LIFE JOURNEY IS A COLLECTION OF MINI MILESTONES

29%

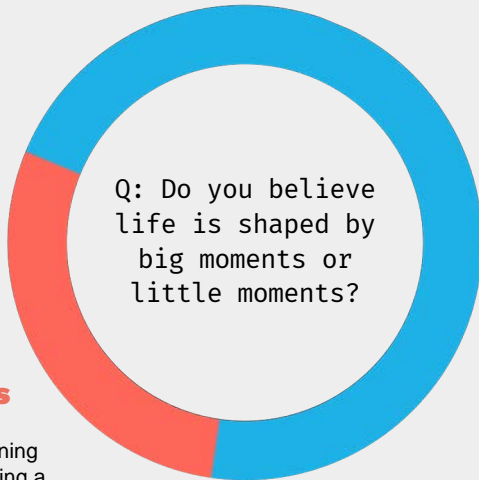
## Big moments

The big things that typically require planning (e.g.. Weddings, buying a home, etc.)

37% Emerging Families

44% Australia

34% UK



71%

## Little moments

The little things that we experience spontaneously or require little planning (e.g. laughter with a friend, dinner with family, etc.)

79% Young Starters

79% Spain

78% Ireland

76% Italy

"A 'life moment' 10 years ago, or even 5 years ago, meant a promotion, large outlay of money, a big holiday... Now I hone in on the really little, subtle life moments... Even seeing my dog being completely crazy and free running around fields. Little things like watching movies together, dinners in. The smaller things are becoming much more impactful."

- Emerging Family, Woman, 44, UK

"[Life moments are] New Years with my family.

Life moments are when I got accepted at AUR [university]. Life moments are when I eat ice cream with my mom on a summer afternoon.

Life moments are when I get my license. Life moments are watching my sisters grow up."

- Young Starter, Woman, 22, Italy



## 57% TRADITIONAL

(i.e., following a life course or aspiring for traditional milestones [e.g., getting a job, buying a home, getting married/having kids])

60% Emerging Families

# THE PATH TO THEIR GOALS IS BOTH TRADITIONAL AND NON-TRADITIONAL

Q: What percent of your approach to life would you consider traditional vs. non-traditional?

## 43% NON-TRADITIONAL

(i.e., not following a life course and aspiring for new and self-determined milestones)

47% Young Starters

**“ I definitely do [think traditional life moments are still important]. But I think it's kind of like a shifting or a rebalancing of things because I actually had a lot of friends get married over the summer and I was surprised because I kind of assumed that that was falling out of style a little bit. But I find that people do things in a different order, or they do it in the way that makes sense for them. So [goals] are being redefined. ”**

**EMERGING FAMILY, WOMAN, 26, IRELAND**





**02: KEY SHIFTS IN TRADITIONAL LIFE GOALS**

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**#1: WORK**

**#2: FAMILY**

**#3: HOME**

**#4: CARS**



**02: KEY SHIFTS IN TRADITIONAL LIFE GOALS**

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**#1: WORK**

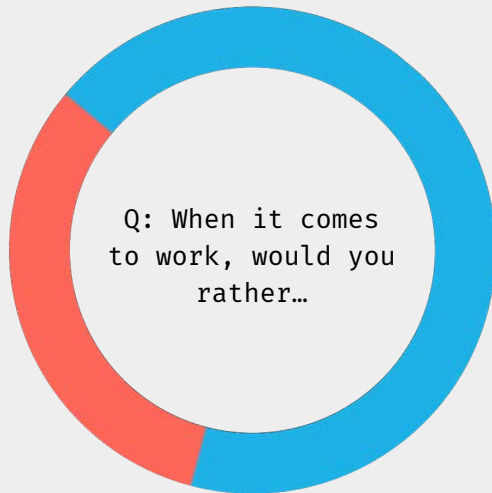
**FROM MONEY  
TO MOMENTS**

# MONEY IS NOT PER SE FOR MATERIAL GAIN, BUT FOR ACCESS TO MORE MOMENTS

32%

Gain more  
meaning

43% Spain



68%

Earn more money

78% Australia

“[On my bucket list in a job it would be] like a fat paycheck [...] I would use that money to buy back what the job takes. Basically to give myself loads of time off [...] I would like it to be emotionally fulfilling. I would like it to have some positive influence on the world.”

- Young Starter, Woman, 24, Australia

“I mean we are people that like to enjoy life fully. Also in terms of travel, in terms of dining out [...] So money for us is very important, and I do want to earn more and more. [...] **It's not about being happy in itself for the money [...] but the thing is that it allows us to have a super life.**”

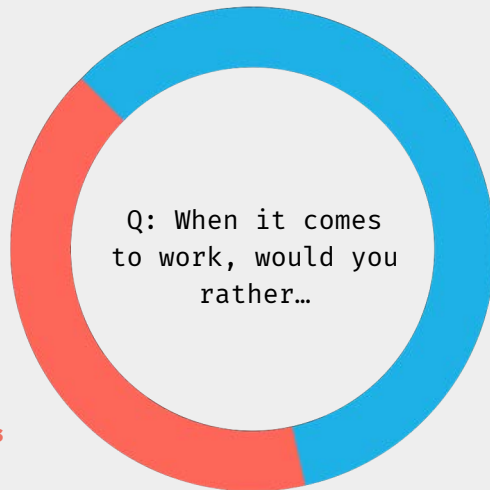
- Emerging Family, Woman, 37, Italy

# THEIR CAREER IS MORE ABOUT BALANCING LIFE ON THE SPOKES RATHER THAN CLIMBING THE LADDER

41%

Reach a high rank even if that demands more work

48% Australia



59%

Stay at a steady level that allows me more balance

65% Spain  
66% Ireland

“I’m working with this young guy, very talented in both hard and soft skills. I offered him a management position. I think in the past, anyone would be like “omg yes!” And this guy was like... management, what? No, I don’t want you to call me on vacation. **On the one hand he knew he could make money, but he wanted his liberty, freedom, flexibility. So he didn’t take it.**”

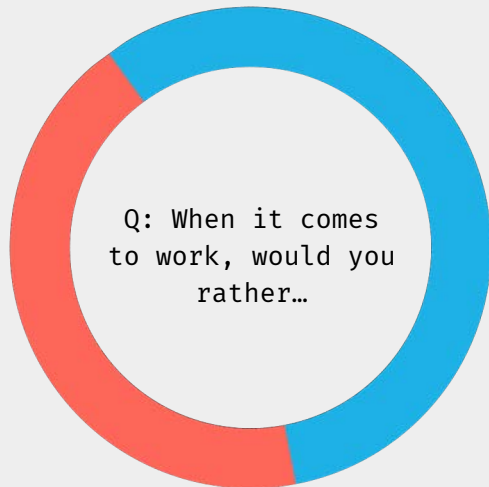
- Emerging Family, Male, 43, Spain

# THEY WOULD RATHER CREATE VS. CONFORM TO THEIR WORK

43%

Work for a company/set schedule

51% Spain



57%

Be my own boss/make my own schedule

64% Italy

“[Settling down for me] is to have a job I'm proud of. **I don't really like to work underneath someone. I would like to have someone work for me.**”

- Young Starter, Woman, 22, Italy

“A major goal in life is to create our own company with my husband and then be **totally independent** from work employers in general.”

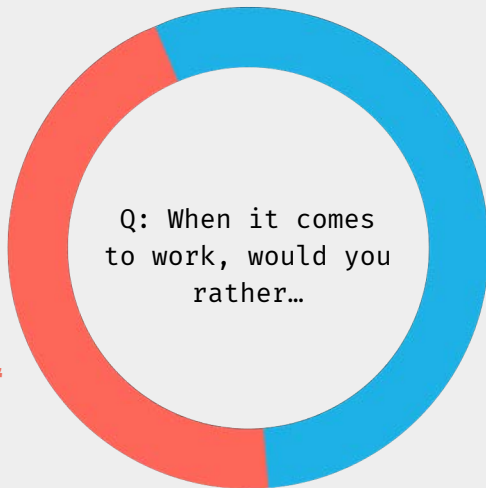
- Emerging Family, Woman, 37, Italy

# RETIREMENT IS NOT A PEAK, BUT A PLATEAU

**45%**

**Retiring early &  
not working at  
all**

50% Spain  
52% Italy



Q: When it comes  
to work, would you  
rather...

**55%**

**Retiring early &  
working less**

59% Young Starters  
61% Australia

**“I want to be in a bit of a plateau. Having a bit of freedom, working less, travelling more. Having financial freedom, paying off a mortgage. Having a long list of things I want to do and see, and prioritising those.”**

- Young Starter, Man, 32, UK



**02: KEY SHIFTS IN TRADITIONAL LIFE GOALS**

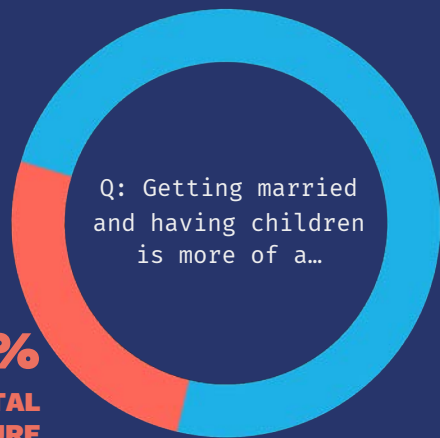
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# **#2: FAMILY**

**FROM EXPECTATION**

***TO CHOICE***

# GETTING MARRIED AND HAVING KIDS IS SOMETHING THEY CHOOSE TO DO VS. HAVE TO DO



Q: Getting married  
and having children  
is more of a...

74%

A CHOICE

82% Emerging Families

26%  
A SOCIETAL  
PRESSURE

35% Young Starters

"I think if I didn't have kids I would feel like I had lost out on something. **But like with marriage, do I want to have kids because I want to be a mom? Or do I want to have kids because that's what's expected of me** and I know that would make my family happy? I haven't quite figured that one out yet either."

- Young Starter, Woman, 25, Australia

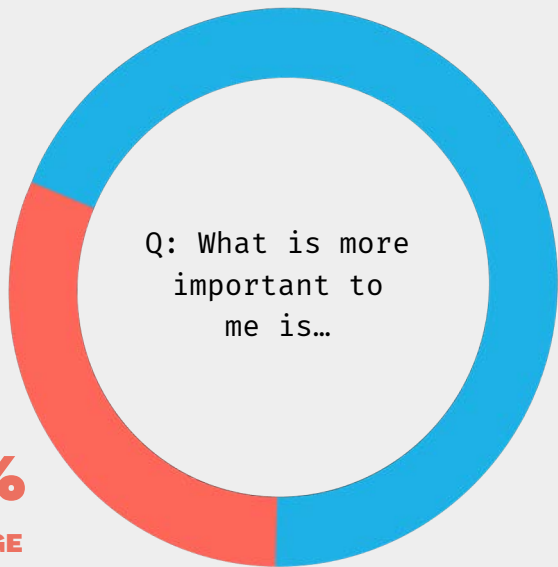
"I think now people have a lot more freedom [when it comes to marriage] and people are a lot more independent compared to in the past. I think in the past it was just something good that would happen as part of that traditional growing up, in a very structured way of living - do this, then you do this, then you do this, then you do this. **Now, there's no such order, if it happens, it happens. If it doesn't, it doesn't.**"

- Emerging Family, Man, 43, Australia

"More and more, marriage is much more temporal right now. It came with this new way of life - like **"let's experiment and let's see what happens. If things don't work, we'll move on to the next thing."** To be honest, I see that less and less people are committing. If it doesn't work out, they'll break up. **Not saying that's wrong or right, it's just very different now.**"

- Emerging Family, Man, 43, Spain

# MANY PREFER LIFE PARTNERSHIPS OVER MARRIAGE



31%

MARRIAGE

41% Emerging Families  
39% UK  
37% Australia

69%

LIFE PARTNERSHIPS

79% Young Starters  
77% Spain  
76% Italy

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“**[Marriage] feels like a business deal.** Under the law, there are pros and cons to having a relationship with someone.”

- Young Starter, Woman, 22, Italy

“**I think marriage as an institution is not as important to me. But the concept of a life partnership is very important to me.** [...] For most of my life, I definitely aspired to marriage. I wanted to be married before I was 25. I'm 25 now so that ship has sailed.”

- Young Starter, Woman, 25, Australia

# FOR YOUNG STARTERS, THE CHOICE TO HAVE CHILDREN IS WEIGHED AGAINST OTHER CONSIDERATIONS

## THEIR ABILITY TO PARENT



"I would like to have kids, but I also think **I wouldn't be a very good parent. I don't think I possess the qualities that one needs to be a really good parent. And if you can't be a really good parent, then you shouldn't be a parent at all.** Because if you do it badly, you can mess someone up for life."

- Young Starter, Female, 25, AU

## THEIR PERSONAL AMBITIONS



"[...] I've seen the sacrifices that people with kids make and I don't think I could make those [...]. I just have other ambitions in life that I want to accomplish like **career goals, travelling the world, volunteering, helping people, working on my creative works like writing a book and so many other things that I want to do.**"

- Young Starter, Woman, 28, UK

## CLIMATE CHANGE



"The future is not certain. I do believe in climate change. I don't want to have kids and then have them suffer through something that previous generations started. I talk to my friends and they feel the same way. **We want to have kids, but where would they live? Mars? Jupiter?**"

- Young Starter, Woman, 22, Italy

02: KEY SHIFTS IN TRADITIONAL LIFE GOALS

**#3: HOME  
OWNERSHIP  
STABILITY  
& STUCKNESS**

# A HOME IS STILL VIEWED AS A SAFE HAVEN



**2 in 5**

Consider 'Buying a home' a life goal (whether they've already achieved it or are aspiring towards it)

**1 in 2** Young Starters (top #5 life goal)  
**55%** Ireland (top #2 life goal)



**77%**

Say: 'The idea of owning a home makes me feel secure/stable.'

**83%** Italy  
**83%** Ireland

# BUT OWNING A HOME COMES WITH A MAJOR FINANCIAL BURDEN

# 42%

Say: 'The financial burdens of owning a home makes it less appealing to me.'

39% Emerging Families vs 45% Young Starters  
50% Australia

# 1 IN 3

Say: 'I do not feel home ownership is a possibility for me.'

40% UK  
46% Australia

"Maybe [I am scared about home ownership] because I think that I need to pay the mortgage for 20, 30 years. That is a point I am really worried about, other things no. But [the idea] of paying for 30 years for some windows, you know, some windows or whatever, is something I am scared about."

- Young Starter, Man, 27, Spain

"The only thing that makes me scared [about home ownership] is that if we buy in the next five years or the next three or something, then we probably will take out a loan and then we will need to pay the bills every month. And that means that we will have a limited time to have a holiday in some other place. We have to keep working. This is a big thing that worries me."

- Young Starter, Woman, 34, Australia

# OWNING A HOME ALSO TIES THEM TO A SINGLE PLACE WITHIN A MOBILE WORLD

**1 in 2**

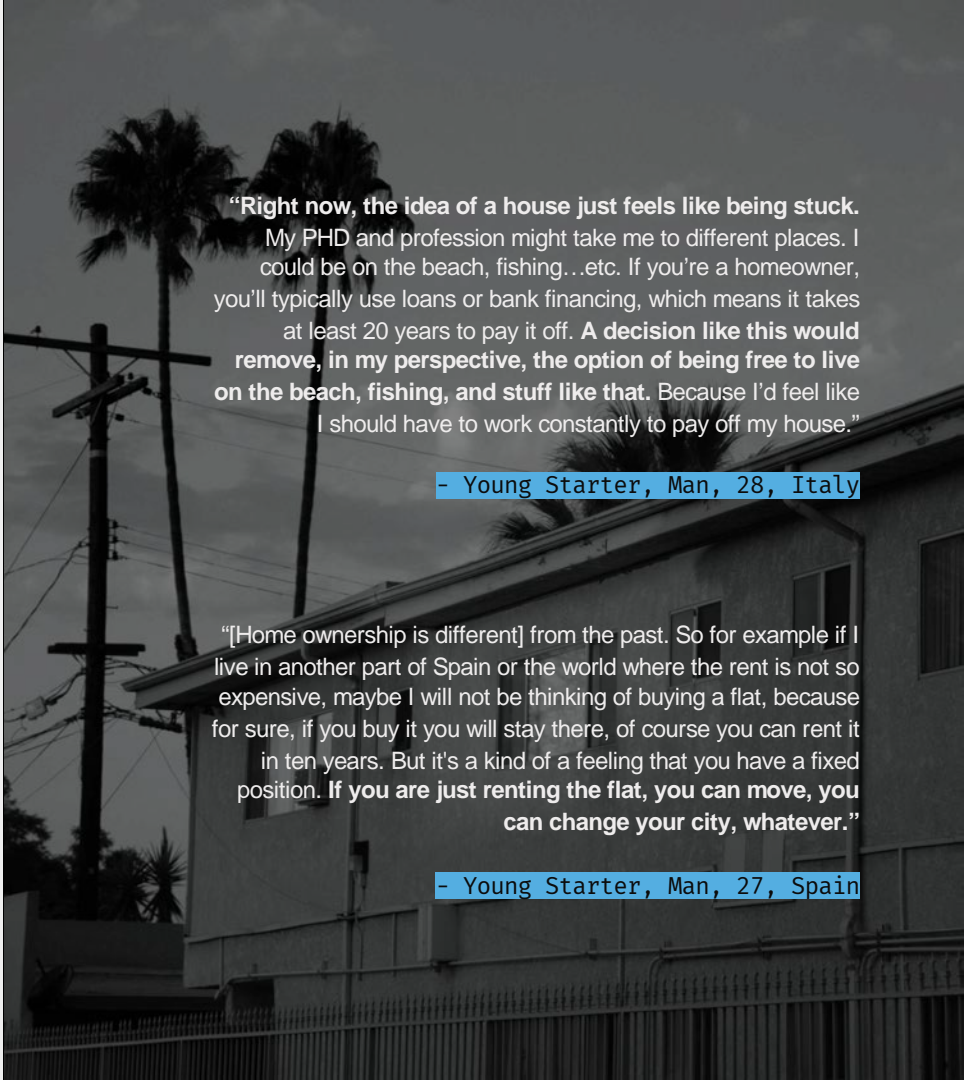
56% Australia

Say: 'I'd like to live in multiple places throughout my life.'

**1 in 3**

26% Young Starters vs 32% Emerging Families  
40% Australia

Say: 'The idea of owning a home makes me feel stuck in one place.'



**“Right now, the idea of a house just feels like being stuck.** My PHD and profession might take me to different places. I could be on the beach, fishing...etc. If you're a homeowner, you'll typically use loans or bank financing, which means it takes at least 20 years to pay it off. **A decision like this would remove, in my perspective, the option of being free to live on the beach, fishing, and stuff like that.** Because I'd feel like I should have to work constantly to pay off my house.”

- Young Starter, Man, 28, Italy

“[Home ownership is different] from the past. So for example if I live in another part of Spain or the world where the rent is not so expensive, maybe I will not be thinking of buying a flat, because for sure, if you buy it you will stay there, of course you can rent it in ten years. But it's a kind of a feeling that you have a fixed position. **If you are just renting the flat, you can move, you can change your city, whatever.**”

- Young Starter, Man, 27, Spain



**02: KEY SHIFTS IN TRADITIONAL LIFE GOALS**

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**#4: CAR  
OWNERSHIP**

**FROM SOLO TO**

***SHARED EXPERIENCE***

# A CAR IS NO LONGER SIMPLY A MEANS TO GET FROM A TO Z, BUT TO EXPLORE THE POINTS BETWEEN

# 74%

Say: 'The idea of owning a car makes  
me feel free.'

82% Ireland

"I want to get my driver's licence and all. Seems like a small thing, but like when you can't drive, so much is blocked off to you and **learning how to drive and getting a car opens up so many opportunities for you [...]** It doesn't only, you know, provide a mode of transport to get from point A to point B, but it also opens up more places where you can live."

- Young Starter, Woman, 25, Australia

"And we also have a camper van. [...] And that one I love most, the camper car is from California and it's a really old one. But we enjoy it a lot. **So our holidays are always motor holidays because we drive loads through Europe and it needs a different way of thinking about this car, a fun one, because when I'm on holiday or when we spend a weekend in camping or in the mountains or something, driving is like a very present and very exciting thing.**"

- Emerging Family, Man, 43, Spain




# FOR MANY, THE FINANCIAL HURDLE OF OWNING A CAR IS A REAL CHALLENGE

# 41%

The financial burdens of owning a car makes it less appealing to me

47% UK



"A young adult **owning a car** means that you have responsibility, liability, an asset. The person has something that belongs to him - he has to pay insurance, road tax, etc."

- Young Starter, Man, 33, Ireland

"People are rethinking how many cars they really need to own. The challenges with owning a car include upkeep, getting it washed, I never had a problem with that until I had children. Servicing it when things go wrong. **And financially, one of my biggest monthly outgoings is my car payment.**"

- Emerging Family, Woman, 35, UK

# THE BURDEN OF CAR OWNERSHIP FALLS NOT ONLY ON THE WALLET, BUT ALSO ON THE PLANET

## 52%

Say: 'I would/did consider the environment when purchasing a car.'

48% Young Starters vs 56% Emerging Families  
61% Italy

## 36%

Say: 'I prefer to use public transportation unless I absolutely need a car.'

42% Spain  
42% Australia

**"From the environmental perspective, driving is not green.** If I have to move around the city, I just use a bike. If I have a trip or something, or need to transport a TV, for example, I'll find other options, like renting or borrowing."

- Young Starter, Male, 28. IT

"What I see in the change of behavior is that most people now don't want to buy a car. I have a friend who calculated the benefit of not having a car: not having to pay the taxes, etc. And **it's also much more sustainable to not buy a car.**"

- Emerging Family, Male, 43, ES

"Owning a car is a bit less important now that I work from home, so **I'm thinking of leasing an electric car... This feels like more of a practical solution.** Owning a car, and the type of car, used to be more of a status thing. I'm not sure if it is now... I'm not sure if it's a goal now, it's normal to have 2-3 cars."

- Emerging Family, Female, 44, UK

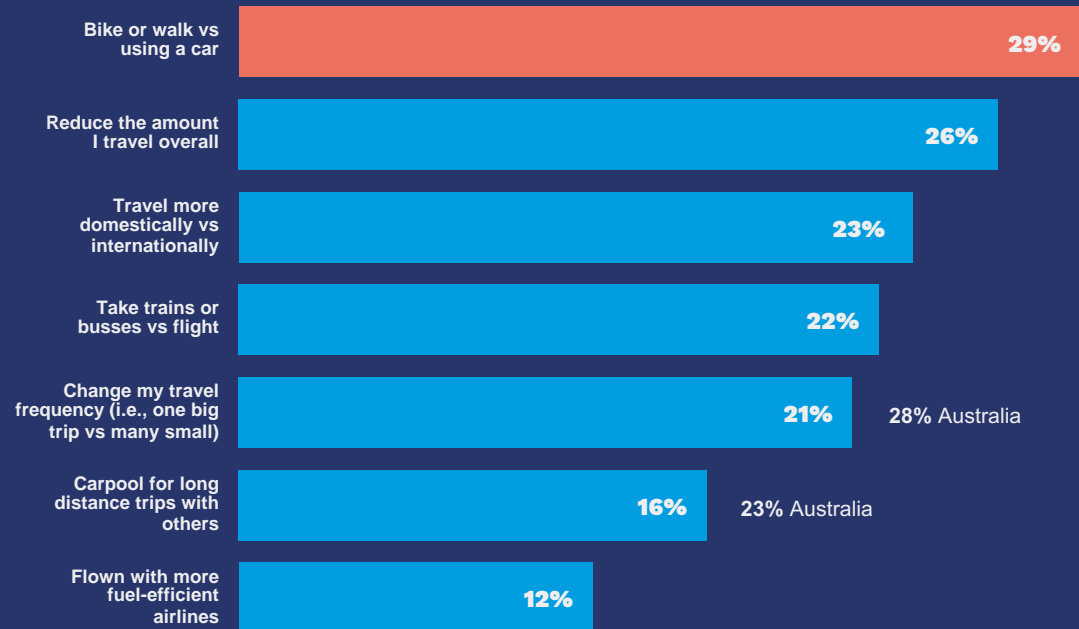
# MANY HAVE CHANGED THE WAY THEY RELY ON CARS AS A RESULT OF CLIMATE CHANGE

# 73%

Have changed the way they travel as a result of climate change

70% Young Starters vs 76% Emerging Families  
77% Australia

Q: When it comes to travel, have you made any of the following changes in the way you travel as a result of climate change?



**03: PEACE OF MIND & THE ROLE OF INSURANCE**

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# **WORRIES, PEACE, & INSURANCE**

# YOUNG STARTERS AND EMERGING FAMILIES WORRY ABOUT WHAT THEY CARE ABOUT



## TOP LIFE GOALS

- #1: Feeling Happy**
- #2: Staying fit/healthy**
- #3: Travelling**
- #4: Feeling at ease/content**



## TOP WORRIES

- #1: Time passing by and not enjoying everyday life/not living to the fullest (40%) 46% Ireland**
- #2: Not having enough (e.g., money, time, energy) to live the life I want (40%) 51% Ireland**
- #3: Not having enough resources (e.g., money, time, energy) to live comfortably (36%)**



# LIKE LIFE GOALS, WORRIES ARE NOT FIXED, BUT EVOLVE WITH LIFE STAGE



## TOP 5 WORRIES FOR YOUNG STARTERS

1. Not having enough (e.g., money, time, energy) to live the life I want 50% **↑+21 pts**
2. Time passing by and not enjoying everyday life/not living to the fullest 47% **↑+14 pts**
3. Not having enough resources (e.g., money, time, energy) to live comfortably 42% **↑+12 pts**
4. Not doing something meaningful in my life 41% **↑+20 pts**
5. Not having enough money for big bills (e.g., mortgage) 31%

\***↑ compared to Emerging Families**

Those without kids and owned property are more worried about having enough time and resources to create the life they want.



## TOP 5 WORRIES FOR EMERGING FAMILIES

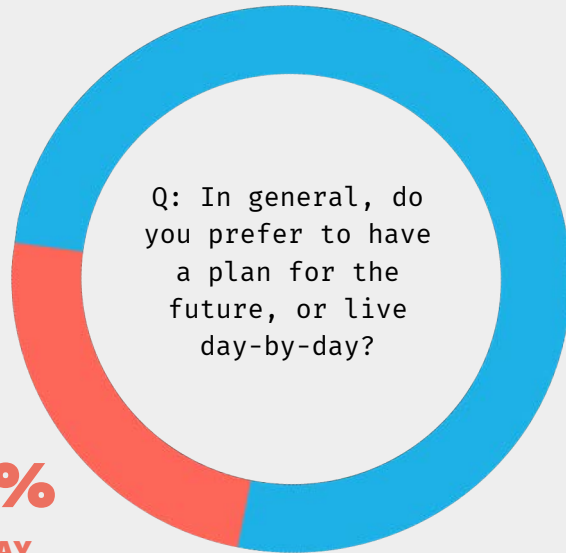
1. Myself or family member getting sick or hurt 36% **↑+8 pts**
2. Time passing by and not enjoying everyday life/not living to the fullest 34%
3. Not having enough resources (e.g., money, time, energy) to live comfortably 30%
4. Not having enough (e.g., money, time, energy) to live the life I want 30%
5. Fear that my (future) child(ren) will not be happy 29% **↑+18 pts**

\***↑ compared to Young Starters**

Those with kids and owned property are more worried about taking care of themselves and their family.



# CREATING AND HAVING A PLAN FOR THE FUTURE IS CRUCIAL FOR THEIR PEACE OF MIND



**24%**

**LIVE DAY-BY-DAY**

30% Young Starters  
29% Ireland


**76%**

**PLAN FOR THE FUTURE**

82% Emerging Families

**65%**

Say: 'Having a plan I created for myself offers me peace of mind.'

A black and white photograph of a man being lowered by a zipline. He is suspended in the air, looking towards the camera. In the background, there are houses, trees, and a palm tree. The scene is set in a residential area.

**HAVING SOMEONE TO  
RELY ON IS WHAT  
BRINGS THEM THE  
MOST REASSURANCE**

**#1**

That offers them peace of mind is:  
“Having someone I can rely on”  
(76%)

# INSURANCE IS SOMETHING THEY CAN RELY ON

## 55%

Say: 'Having insurance offers me peace of mind.'

62% Emerging Families  
61% Australia  
62% Ireland

## 48%

Say: 'Having a plan that was created for me offers me peace of mind.'

54% Emerging Families  
55% Australia  
55% UK



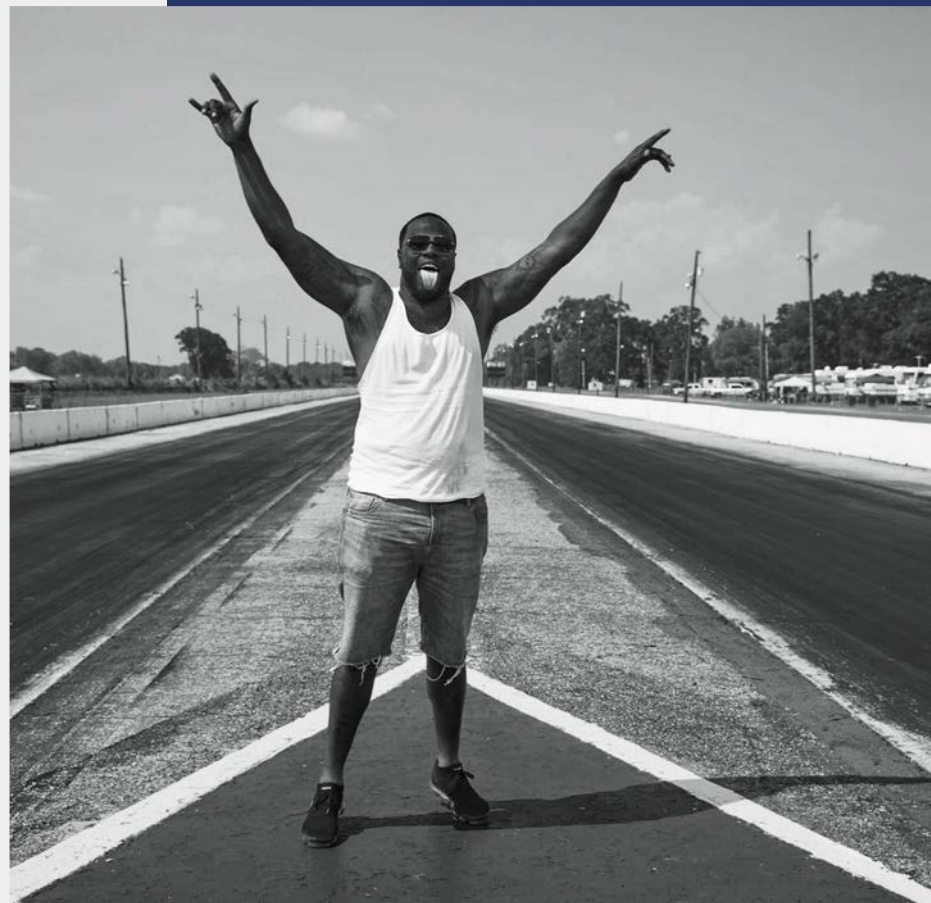
# WHEN IT COMES TO CHOOSING INSURANCE, THEY SEEK SIMPLICITY AND SUPPORT

## TOP 3 ELEMENTS OF GOOD INSURANCE

**#1:** A simple, straightforward policy 57% ↑ 67% Ireland

**#2:** 100% coverage 51% ↑ 58% Ireland

**#3:** Good customer service 47% ↑ 61% Ireland



## 04: WHAT'S NEXT

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# NEW INSURANCE TERRITORIES & WHAT'S NEXT FOR ZURICH

A person with curly hair is meditating in a room. They are sitting cross-legged on a wooden floor, wearing a dark, textured sweater and patterned pants. Their eyes are closed, and their hands are resting on their knees in a mudra. In the background, there is a Buddha statue sitting on a table, and several potted plants are visible on the left side of the frame. The overall atmosphere is calm and serene.

**AS LIFE GOALS EVOLVE,  
INSURANCE MUST  
EVOLVE WITH THEM**

**OVER  
HALF**

Say: 'Having insurance tailored to my specific lifestyle/needs offers me peace of mind.'

61% Emerging Families

# THEY WILL CONSIDER SHARED-OWNERSHIP INSURANCE AS THEY RECONSIDER THE SOLE-OWNERSHIP OF MAJOR ASSETS

## 43%

I am interested in learning more about **home sharing insurance**

38% Young Starters vs 47% Emerging Families  
50% Australia

## 39%

I am interested in learning more about **car sharing insurance**

32% Young Starters vs 46% Emerging Families  
44% UK  
45% Australia  
46% Ireland



# THEY WILL EXPECT INSURANCE BENEFITS FOR THEIR SUSTAINABLE LIFESTYLE

## 60%

Would consider climate change  
insurance

66% UK  
67% Italy

## 1 in 3

Say what makes an insurance company  
appealing is refunds/discounts to people  
who engage in eco-friendly behaviour

“[It would be great] if you could tie in your lifestyle choices to your insurance, and **reward good behaviors for insurance reductions, like driving less, cutting out meat, etc.**”

- Emerging Family, Female, 35, UK

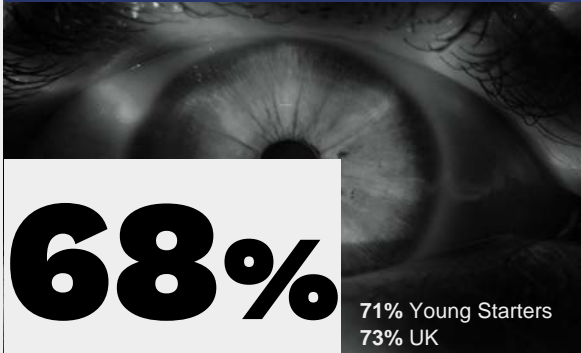
“I guess insurance companies could do things like offering financial incentives to people who want to buy, you know, like electric cars. **They could say, well we'll lower your premiums if you buy an electric car,** or we'll lower your premiums if you're a big conglomerate buying an apartment building and you put in more eco friendly appliances, or you put in more eco friendly insulation. **Incentivizing people to choose the eco friendly option.**”

- Young Starter, Female, 25, AU



# THEY WILL SEEK INSURANCE OFFERINGS THAT SUIT THEIR NEW LIFE GOALS

## MENTAL HEALTH INSURANCE



### Would consider mental health insurance

“I think there needs to be something for mental health. **Mental health has become a massive, massive area that is not fully understood.** And I think that it's becoming a major issue because it's something you don't physically see. It makes it hard for people to be able to relate to that. So I **feel as though that there needs to be more done from that aspect, like health insurance wise.**”

- Emerging family, Male, 43, AU

## ENTREPRENEURSHIP INSURANCE



### Would consider entrepreneurship insurance

“I really wanted to create a company with a friend [...] And we couldn't find any kind of insurance company that would to cover this. So I think that **there is a necessity here because business models are changing very fast and insurance companies don't adapt to this change.**”

- Young Starter, Male, 27, ES

## METaverse & Digital Identity Insurance



### Would consider metaverse & digital identity insurance

“There's another market: Fraud in a virtual world. Like [insurance against] using their face on social media. **In the future, I think there will definitely be metaverse insurance. It will be more about how to insure your social image, your NFTs, etc.**”

- Emerging Family, Male, 43, ES

# TAKEAWAYS & PROVOCATIONS

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**A 'LIFE GOAL' TODAY IS NO LONGER A BOX TO TICK, BUT A CONTINUOUS WORK-IN-PROGRESS. THEIR JOURNEY IS SHAPED BY LITTLE MOMENTS RATHER THAN BIG ONES**

- How can Zurich play a bigger role in little life moments? Are there opportunities to tap into the consumer's everyday life and create moments of surprise and delight?
- How can Zurich build a more intimate connection with its customers? Can Zurich amplify its role as someone or something they can rely on by offering even greater support and customer service? How can Zurich showcase the safety, simplicity, and reliability of its offerings?
- In what ways does Zurich provide the always-on support needed for WIP goals? Are there opportunities to make the consumer more equipped for their journey mentally, emotionally, physically, tangibly?

# TAKEAWAYS & PROVOCATIONS

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## 01

### WORK

**WORK IS AN INTEGRAL PART OF THEIR ENTIRE LIFE JOURNEY. THEY VIEW WORK AS A MEANS TO BUILD A HAPPY LIFE.**

- How can insurance play a role in supporting a more balanced, steady lifestyle around work?
- Can Zurich offer insurance that caters to the “work-less” retirement plan?

## 02

### FAMILY

**GETTING MARRIED AND HAVING KIDS IS NO LONGER A FIXED PART OF THEIR LIFE JOURNEY, BUT A DESTINATION BY CHOICE.**

- Can Zurich offer customizable plans based on their non-traditional family structures?
- Are there additional insurance policies that support ‘life partnerships’ vs. legal marriages?

## 03

### HOME

**WHILE HOME OWNERSHIP OFFERS STABILITY, IT ALSO COMES WITH STUCKNESS. A MORTGAGE CAN BE A DAUNTING ANCHOR.**

- How can Zurich alleviate some of the fear around the financial burdens of home ownership? What safety nets can be provided around mortgages?
- Are there opportunities to provide shared-ownership insurance for housing, between multiple people or among multiple places?

## 04

### CARS

**CAR OWNERSHIP AND THE ENVIRONMENT ARE NOW VIEWED IN TANDEM. THEY ARE SEEKING ONLY THE MOST NECESSARY AND SUSTAINABLE SOLUTIONS TO TRANSPORTATION.**

- Can Zurich offer insurance benefits for sustainable lifestyle choices?
- Are there more customizable offerings around shared car insurance?



# THANK YOU!

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**VICE** World News  ZURICH

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# APPENDIX



# LIFE GOALS BY TARGET AUDIENCE

Q: Which of the following do you consider a life goal (whether you've already achieved it or are aspiring towards it)?

	OVERALL	YOUNG STARTERS	EMERGING FAMILIES
Feeling happy	56%	62%↑	50%↓
Staying fit/healthy	46%	52%↑	41%↓
Traveling	43%	52%↑	35%↓
Feeling at ease/content	41%	48%↑	35%↓
Becoming financially independent	41%	51%↑	32%↓
Buying a home	40%	49%↑	32%↓
Feeling safe	39%	44%↑	34%↓
Being able to provide for a family/kids	36%	32%	39%
Having a child/children	32%	33%	31%
Having a good network of friends	31%	38%↑	25%↓
Living your truth	31%	33%	29%
Being able to support/take care of parent(s)	29%	33%	25%
Giving back and helping others	27%	31%	23%
Making a lot of money	27%	35%↑	20%↓
Getting married	26%	31%↑	22%
Buying a car	23%	29%↑	18%↓
Reaching a career peak (e.g. highest earning, highest ranking)	21%	26%↑	16%↓

\*Only data points above 20% are shown; \*↑ data points  $\geq +5$  ppts/ ↓  $\leq -5$  ppts vs Overall

# LIFE GOALS BY MARKET

Q: Which of the following do you consider a life goal (whether you've already achieved it or are aspiring towards it)?

	OVERALL	SPAIN	UK	ITALY	AUSTRALIA	IRELAND
Feeling happy	56%	65%↑	45%↓	57%	46%↓	65%↑
Staying fit/healthy	46%	44%	44%	47%	42%	55%↑
Traveling	43%	49%↑	28%↓	50%	38%↓	49%↑
Feeling at ease/content	41%	49%↑	34%↓	49%	33%↓	41%
Becoming financially independent	41%	41%	38%	42%	38%	47%↑
Buying a home	40%	41%	33%↓	38%	34%↓	55%↑
Feeling safe	39%	39%	34%↓	37%	35%	49%↑
Being able to provide for a family/kids	36%	39%	25%↓	41%↑	26%↓	48%↑
Having a child/children	32%	33%	28%	34%	22%↓	44%↑
Having a good network of friends	31%	20%↓	33%	32%	27%	44%↑
Living your truth	31%	42%↑	22%↓	34%	24%↓	31%
Being able to support/take care of parent(s)	29%	35%↑	24%↓	29%	20%↓	36%↑
Giving back and helping others	27%	25%	24%	24%	26%	37%↑
Making a lot of money	27%	29%	25%	25%	26%	30%
Getting married	26%	20%↓	23%	28%	24%	37%↑
Buying a car	23%	21%	19%	20%	22%	32%↑
Reaching a career peak (e.g. highest earning, highest ranking)	21%	19%	19%	23%	23%	23%

\*Only data points above 20% are shown; \*↑ data points  $\geq +5$  ppts/ ↓  $\leq -5$  ppts vs Overall

# WORRIES BY TARGET AUDIENCE

Q: Which of the following do you find yourself worrying about on a typical day?

	OVERALL	YOUNG STARTERS	EMERGING FAMILIES
Time passing by and not enjoying everyday life/not living to the fullest	40%	47%↑	34%↓
Not having enough (e.g.. money. time. energy) to live the life I want	40%	50%↑	30%↓
Not having enough resources (e.g.. money. time. energy) to live comfortably	36%	42%↑	30%↓
Myself or family member getting sick or hurt	32%	28%	36%
Not doing something meaningful in my life	31%	41%↑	21%↓
Not having enough money for big bills (e.g.. mortgage)	29%	31%	27%
Not having enough money for small bills (e.g.. monthly bills)	24%	28%	21%
Not having a job/being left without a job	24%	31%↑	17%↓
Not feeling good enough in my roles in the world (e.g. as a sibling. parent. colleague. etc.)	23%	26%	20%
Fear that the world will not be a good place to live	22%	25%	20%
Daily logistics (e.g.. what to eat. what to wear. traffic. etc.)	21%	21%	21%
Fear that my (future) child(ren) will not be happy	20%	11%↓	29%↑

\*Only data points above 20% are shown; \*↑ data points >= +5 ppts/ ↓ <= -5 ppts vs Overall



# WORRIES BY MARKET

Q: Which of the following do you find yourself worrying about on a typical day?

	OVERALL	SPAIN	UK	ITALY	AUSTRALIA	IRELAND
Time passing by and not enjoying everyday life/not living to the fullest	40%	42%	36%	42%	35%↓	46%↑
Not having enough (e.g.. money. time. energy) to live the life I want	40%	35%↓	37%	39%	36%	51%↑
Not having enough resources (e.g.. money. time. energy) to live comfortably	36%	37%	31%↓	40%	33%	40%
Myself or family member getting sick or hurt	32%	39%↑	30%	24%↓	29%	38%↑
Not doing something meaningful in my life	31%	28%	29%	35%	29%	32%
Not having enough money for big bills (e.g.. mortgage)	29%	29%	23%↓	27%	28%	36%↑
Not having enough money for small bills (e.g.. monthly bills)	24%	21%	22%	25%	24%	29%↑
Not having a job/being left without a job	24%	38%↑	18%↓	26%	20%	16%↓
Not feeling good enough in my roles in the world (e.g. as a sibling. parent. colleague. etc.)	23%	20%	26%	17%↓	25%	28%↑
Fear that the world will not be a good place to live	22%	21%	23%	24%	20%	25%
Daily logistics (e.g.. what to eat. what to wear. traffic. etc.)	21%	17%	21%	21%	25%	23%
Fear that my (future) child(ren) will not be happy	20%	22%	20%	15%↓	18%	27%↑

\*Only data points above 20% are shown; \*↑ data points >= +5 ppts/ ↓ <= -5 ppts vs Overall