



# Gen Z: How we spend it

*A new generational roadmap for  
wealth management and life planning*

Sally Ashford, Sarah Jane Boon & William Marriot



“

We're seeing Gen Z start to think *earlier* about their financial plans both as they progress into *adulthood and later life.*”

Sally Ashford,  
Partner & Head of UK Private Client, Charles Russell Speechlys

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# Wealth redefined: Gen Z and the changing financial landscape

Sandwiched between Millennials and Generation Alpha, Generation Z (Gen Z or 'Zoomers') are the first demographic cohort to have come of age with technology at their fingertips.

These 'Digital Natives', born between 1997 and 2012, are expected to make up 30% of the global workforce by 2030, according to the *World Economic Forum* – so it's vital that, as advisers, we understand the legal and cultural factors informing their decision making so we can support them in the years to come.

To help us do this, we have partnered with Opinium to commission an independent survey of 2,000 Gen Z adults (aged 18-27 years) and 2,000 of the (non-Gen Z) general population to unpack their generational perspectives on wealth management and life's major milestones including marriage/civil partnership, having children, home ownership and travel.

The findings reveal shifting financial behaviours, and both conservative and progressive attitudes among Gen Z towards money, investment and major life decisions:

## A cautious financial outlook

- Gen Z is choosing wealth building and savings over immediate consumption
- They are more likely to bank any financial assistance from parents than spend it on big-ticket items

## Traditional milestones embraced

- Having children/starting a family is seen as the most significant event in their life, followed by getting married, and buying a home
- They favour having cohabitation and prenuptial agreements, suggesting a pragmatic approach to relationships and finances

## Parental influence is front and centre

- The 'Bank of Mum and Dad' plays a key role in their financial planning, with many expecting parental support for major life events
- But they perceive there to be strings attached to this financial dependency

## Investing for impact

- Gen Z is embracing sustainable investment as they look to align themselves with positive world impacts
- The ethical and environmental implications of their investments are an important driver – alongside the financial returns.



Gen Z is projected to account for **30%** of the global workforce by 2030

Source: World Economic Forum

So, what are the implications of Gen Z's shifting demands and the evolving financial landscape? Read on to gain a greater insight into this increasingly prominent and powerful demographic.



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Gen Z has grown up in a *challenging financial environment* and the impact on their *attitudes to wealth* is evident. While you might think that younger people have a more laissez-faire approach to their finances, we're seeing Gen Z start to *think earlier* about their *financial plans* both as they progress into *adulthood and later life*.”



Sally Ashford,  
Partner & Head of UK Private Client, Charles Russell Speechlys

# The psychology of next-gen financial planning

Members of Gen Z have been forced to contend with a number of challenges early on in their lives, including Covid-19, unrelenting inflation and the cost of living crisis. They have also enjoyed the benefits of fast-advancing technology.

While online access to tools that can help them navigate this volatile environment is both important and familiar to these young consumers, our research finds that Gen Z adults are, in fact, most likely to reach out to their parents when it comes to financial advice. Indeed, nearly two-thirds of Gen Z adults (64%) seek advice or information from their parents when making a financial or investment decision – ahead of banks or financial institutions (35%), online resources other than social media (25%), friends (24%) and financial advisers or professionals (23%).

It is well documented that rising housing costs, greater debt and an uncertain labour market has placed this cohort under greater financial strain. Increasingly, the housing ladder is slipping out of reach for many independent young buyers: half of first-time buyers (52%) had to rely on ‘Bank of Mum of Dad’ in 2024, according to estimates from estate agent *Savills*.

It is therefore little surprise that, when planning for significant life expenses, such as buying property, planning a wedding or buying a car, nearly seven in ten Gen Z adults (68%) say it is likely that they would receive financial support from their parents. To a slightly lesser degree, they point to support from grandparents or other family members (both 45%) and friends (39%). However, among those Gen Z adults anticipating financial help or inheritance, more than half (56%) suggest there is likely to be a catch.



Bank of Mum and Dad PLC: A primary source of financial advice

“I seek advice or information from my parents when making a financial or investment decision”

64%

Gen Z (average)

73%

18–20 years

59%

24–27 years

13%

Millennials or older





### The rise of 'strings-attached finance'

"If I was to receive financial help or inheritance in the future, it is likely there would be strings attached"

<b>56%</b>	<b>56%</b>	<b>57%</b>
Gen Z (average)	18-20 years	24-27 years

This 'strings-attached' financing also appears to have a broader impact on how gifted or inherited money is used by this cohort, with Gen Z adults most likely to use it to save for their future (see the graph below to find out how else they would channel the funds).

"Family gifting has always played a huge role in the majority of big purchases like home ownership and weddings for younger generations," explains Partner and Head of UK Private Client, Sally Ashford. "Families across the generations are facing tough decisions as they try to balance the aspirations of today with the needs of tomorrow, and these decisions can create tensions between families, as children feel an obligation to follow parental advice given the support they have received," she adds.

Nearly half of Gen Z adults (47%) would feel pressure to follow their parents' guidance when buying a property, and two fifths when planning a wedding (42%), buying a car (41%) or starting a family (40%).



### Wealth building trumps immediate consumption

"If I receive financial support, I would use it to save for my future."

<b>43%</b>	<b>41%</b>	<b>44%</b>
Gen Z (average)	18-20 years	24-27 years

	<b>38%</b> Males		<b>47%</b> Females
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### Parents as financial gatekeepers

"I would feel pressure to follow my parents' financial advice when buying a property"

<b>47%</b>	<b>54%</b>	<b>43%</b>
Gen Z (average)	18-20 years	24-27 years



According to Jenk Oz, Founder and CEO of Thred Media, a Gen Z consultancy – and a ‘Zer’ himself – members of his generation are embarking on their wealth building journeys earlier than previous generations, with new side-hustles.

“It’s the hardest it’s ever been to accrue generational wealth,” he notes. “On one side of the coin, I know 16 year-olds who are learning how to trade, so that when they’re 20 or 25, they can pay off their student loan. On the other side, we’ve been put into such a difficult situation economically and with the world around us, that many Gen Zs have the mindset that; ‘I’ll keep spending and sort out the rest once I get there.’”

“

Gen Z has grown up in a *challenging financial environment* and the impact on their attitudes to wealth is evident.”

Sally Ashford, Partner and Head of UK Private Client,  
Charles Russell Speechlys

How exactly Gen Z plan to spend it

You mentioned you are likely to receive financial help or an inheritance. Which if any, of the following are you likely to use that money towards?

	Gen Z (average)	Male	Female
Save for my future	43%	38%	47%
Buy a property outright	33%	34%	31%
Put towards a deposit for a property purchase	32%	29%	36%
Pay off debts or loans	28%	26%	29%
Build my wealth	25%	26%	24%
Put towards a one-off big purchase	22%	19%	25%
Travel	20%	15%	25%
Share with family and friends	17%	19%	15%
Set up a business	10%	9%	10%
Donate to charity	7%	7%	8%



Focus on Gen Z spending: Men vs. Women

Our findings reveal some interesting nuances between Gen Z men and women when it comes to their spending habits with gifted or inherited money. For example, women are nearly 10 percentage points more likely to save for the future than their male counterparts, reflecting a strong desire for financial security. Similarly, they’re also more likely to put gifted or inherited funds towards a deposit for a property purchase than men. Despite prioritising careful money management, however, female Gen Z adults are also markedly more likely to use the money to travel than their male peers (25% versus 15%), suggesting that financial security means having the resources to pursue their dreams and ambitions – not just to pay the bills.



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When it comes to financial matters, some Gen Zers are overly cautious in order to make up for the situation they're in due to the *high cost of living*. And then the other half have this *'Treatonomics' mentality*, where they're much more willing to treat themselves to small things more frequently such as a weekend away or do something fun to keep themselves mentally and socially afloat.”

Jenk Oz,  
Founder and CEO, Thred Media

# How to navigate ‘strings-attached’ finance

In recent decades, one notable demographic trend has been delayed adulthood, with young people leaving home, getting married and having children later than previous generations due to factors such as economic challenges and societal shifts.

“Everything is happening later for younger cohorts,” agrees Bobby Duffy, Professor of Public Policy and Director of the Policy Institute at King’s College London, who suggests that the ‘Bank of Mum and Dad’ is part of this generational shift. “It’s not that they don’t end up going through these stages, it’s just they happen later in life, and this is another extension of that, where you’ve got greater parental involvement. They have a bigger role in decision making because they’re bankrolling it.”

Navigating this ‘strings-attached’ finance can be challenging and a common cause of family conflicts. Issues can arise among siblings of different ages who need money at different times and there can be conflict around children’s partners who join the family with less wealth. “There’s always a tension when you’re trying to manage relationships in a family and there’s money involved,” explains Charles Russell Speechly’s Sally Ashford. “Parents often place conditions on the gifts they make to protect assets, not to stop children being able to use them. They want to make sure that if something goes wrong in their relationships or their lives, the assets aren’t lost for the family,” she adds.

Thred Media’s Jenk Oz stresses the importance of open and honest dialogue between parents and Gen Zers as they navigate their options. “If the conversation is: ‘We’re helping you buy a house but we need you to abide by these rules and sign these papers’ – that can be a difficult conversation,” he says. “The more in depth, and the earlier you talk about things, the easier it is to talk it out when the time comes to make big financial decisions.”

## Structuring the Bank of Mum and Dad

There are a number of solutions that parents and their children can explore together as part of their conversations about the family’s wealth, minimising disagreements, protecting monies gifted, and helping Gen Z get ahead. These include:

### A Declaration of Trust

This legal document records the beneficial ownership of the property and can help ensure that owners understand who is responsible for what. It can be particularly helpful when a child is buying a property with a partner, helping to protect each



As parental support becomes the main route for young people to buy a home we would *encourage all parties involved to consider the options*; it’s not as simple as handing over money and buying a property.”



William Marriott,  
Divisional Managing Partner of Private Client, Charles Russell Speechlys

of their respective contributions in the event of a relationship breakdown. However, in the case of a divorce, the family court is not under an obligation to divide the ownership in line with the Declaration of Trust (although it may choose to follow it, depending on the circumstances).

#### A Discretionary Trust

The benefit of establishing a family discretionary trust is that any funds or assets transferred to the trust can be held for the benefit of children or grandchildren, but parents can act as trustees or co-trustees alongside family members, friends or professional advisers. Whilst those that settle the assets in trust cannot benefit from the assets themselves, they can retain control of them, providing both flexibility and a level of protection. Family trusts also facilitate inheritance tax (IHT) mitigation for parents (who settle assets in trust) while enabling their children (who are the beneficiaries of the trust) to plan for major expenditure.

“When it comes to helping children or grandchildren get onto the housing ladder, there can be a number of concerns and questions from both sides,” warns William Marriott, Partner and Head of Private Property at Charles Russell Speechlys. “As parental support becomes the main route for young people to buy a home, we would encourage all parties



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These matters are being spoken about a lot earlier with young people. The earlier you speak about something, the *better their understanding*, and it becomes exponentially *easier to execute* on these things when the time comes.

Jenk Oz,  
Founder and CEO, Thred Media

involved to consider the options; it’s not as simple as handing over money and buying a flat. To avoid any disagreement about how this money should be spent, official agreements and processes are available that can ease the process for all significantly,” he says.

#### Family Trusts: What you need to know

##### Spotlight on inheritance tax (IHT)

Although a family trust can be funded in different ways, parents with excess capital should consider using their available IHT nil band rate (currently £325,000 per person) – the maximum amount an individual can transfer into trust without triggering an upfront IHT charge at the rate of 20%. For example, a married couple could jointly settle £650,000 into trust without any immediate IHT charge.

Where a settlor survives their gift by seven years, the entire value of it will fall outside of their taxable estate for IHT. Any growth in the capital value of the fund from the date of the gift is also held outside the settlor’s taxable estate. After seven years, the settlor’s nil rate band refreshes in full so they could reuse this, including by gifting another £325,000 into the same trust, or setting up a new trust.

If a settlor dies within seven years of their gift, the value of the gift is included in the value of their estate for IHT purposes. In certain situations, if they survive the gift by at least three years, their estate will benefit from taper relief, reducing the IHT rate charged on a sliding scale. The advantage of putting funds into trust for the benefit of your children/grandchildren is that you can start your 'seven year clock' running without handing over control of the funds to them until the trustees, in their discretion, decide to benefit them.

Many other factors are relevant to setting up a trust, including capital gains tax (CGT), stamp duty land tax, income tax, gifts with reservation of benefit and ongoing administrative costs and tax implications. Advice should be taken to ensure all elements are

considered for an individual settlor's situation, particularly as the tax position for trusts can vary significantly if minor children are involved.



At least **£130,000**: A gift into trust using an available IHT nil band rate provides this tax saving upon death\*

\*based on IHT at 40% on a £325,000 nil rate band sum



## Distributions for a property purchase

Parents can withhold trust distributions until they – as trustees or as settlors guiding the trustees by their written letter of wishes – are satisfied their children will use the funds responsibly. Distributions can be structured in several ways, including:

- 1. An outright distribution of cash to a beneficiary**  
The beneficiary is free to spend this as they wish. This involves the least amount of control and requires the highest level of confidence that the beneficiary will use the funds wisely.
- 2. A loan (interest-free and repayable on demand) from the trust to a beneficiary**  
The beneficiary can use the funds to buy a property directly, while the trustees maintain control over the funds loaned by the trust.

- 3. Co-purchasing the property with a beneficiary**  
The trustees would hold a direct interest in the property, giving significantly greater control, but at a higher cost.
- 4. Purchasing a property outright (i.e. without the beneficiary involved as a co-purchaser)**  
The beneficiary could be given the right to occupy the property as their main residence rent-free, or for a nominal or market rent to claim principal private residence relief for CGT purposes. This involves the highest level of control as the property will not belong to the beneficiary. An advantage is that the property will not form part of the beneficiary's taxable estate.

All parties should seek professional advice before embarking on any of the above options.



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Living my days as a solicitor apprentice does not quite equate to the epitome of youth, but I still represent a percentage that makes up my generation – Generation Z. Our findings show that *nearly two thirds* of Gen Z adults go to their *parents for advice* when making financial or investment decisions. When I sought financial advice from my parents, it was solely for the reason that they've been there, done that. My first bank account? Same account as my father. First job? Same industry as my mother. First access to savings? Thank you very much Mum and Dad.”



George Harrison,  
Solicitor Apprentice, Charles Russell Speechlys

# Mapping out milestone events

As Gen Z navigates a world with greater access to technology and social media, their outlook on and attitudes to milestone events in their lives such as marriage/civil partnership, having children, and home ownership is changing.

According to our research, having children or starting a family tops the list as one of the most significant life events for Gen Z adults (40%), followed by getting married (19%) and buying a home (14%). Interestingly, more Gen Z women consider starting a family to be a life-defining event than Gen Z men (43% vs. 36%), yet the opposite is true for getting married (21% for Gen Z men vs. 16% of Gen Z women).

## Gen Z and life-defining events

Thinking in general, which of the following do you consider to be the most significant event in one's life?

	Gen Z (average)	Male	Female
Having children / starting a family	40%	36%	43%
Getting married	19%	21%	16%
Buying a home	14%	13%	14%
Starting a dream job	10%	11%	9%
Graduating from university	7%	9%	6%
Starting my own business	6%	5%	6%
Moving to live abroad	4%	4%	5%
Other	1%	1%	1%

## A modern view on marriage/civil partnership and having children

Three quarters of Gen Z adults want to get married (75%) while seven in 10 (69%) want to have children, according to our research. This is markedly higher than the Millennial cohort, with just 43% and 39% saying the same. The findings come as the latest government statistics show that marriage rates have returned to pre-pandemic levels.

However, Professor Bobby Duffy warns against putting too much emphasis on comparisons between Gen Z and Millennial attitudes towards marriage and instead points to a broader cultural change in how marriage is viewed: as a capstone on life rather than a foundation. "It's much more about the last piece of the jigsaw. Before, it was about building a life



With the *cost of living increasing*, more and more people are having to choose between spending on a mortgage or a marriage – with many *not being in a position to afford either*. The *culture has also shifted*; people may want to check they can live with someone before they sign up to potentially spending the rest of their life with them. Some do not want to get married; they may have been married before and do not wish to do so again."

Hannah Owen,  
Senior Associate, Family, Charles Russell Speechlys

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together, but today, partly because of the expense and partly due to cultural change around greater individualism, people see marriage more as one of the last things you do when you're already set, you've lived together for a bit and it's all quite clear, including the finances."

This appears to play out in the interest in cohabitation agreements among this cohort, with nearly half of Gen Z adults (47%), saying that they would be open to signing a cohabitation agreement before moving in with a partner or buying a property together – more than twice the average across older generations (23%). Read more about cohabitation agreements and what you need to know below.

It also reflects a rise in this sort of family living arrangement more broadly, with the Office of National Statistics reporting that cohabitants accounted for almost one fifth of couples living together in the UK (18%).

### Gen Z: Romance vs. reality

Alongside finding love and getting married, Gen Z hasn't lost sight of the importance of protecting their wealth and assets.

Among those that want to get married, nearly half (48%) would be likely to agree to sign a prenuptial agreement, according to our research, enabling them to set out what they would wish to happen, should their marriage break down.

"We're seeing a rise in interest in pre-nups from increasingly younger people, which can partly be explained by the fact that they are more likely to enter marriage with the expectation that their roles will be equal, so are more comfortable with separating their finances", says Sarah Jane Boon, Partner, Family at Charles Russell Speechlys. There are also wider socioeconomic factors at play. She adds, "This is a generation that has grown up partly in a recession and is now faced with unaffordable housing and an increasing cost of living crisis, so protecting their own wealth has become a financial imperative."

Indeed, for the Gen Z adults that do not want to get married, more than a fifth (22%) cite the expense of weddings as a factor. This isn't unfounded: the average cost of a UK wedding rose to £20,700 in 2023, according to research by UK wedding planning brand *Hitched*.



Over the past 20 years, Millennials have delayed marriage, opting to cohabit instead. Now, a younger generation is *embracing tradition*, possibly seeking stability after growing up during a recession. With *marriage rates now rising*, due to the delayed impact of many weddings having to be postponed during the pandemic period, it remains to be seen whether they follow through on their intentions.



Sarah Jane Boon  
Partner, Family, Charles Russell Speechlys





## Cohabitation agreements: What you need to know

A cohabitation agreement is a binding contract that sets out what would happen in the event of a separation, in circumstances where the law that would otherwise apply may be limited. It can set out arrangements for property ownership, financial provision and support for children (if applicable) both during the cohabitation and upon separation or death.

Couples can make an agreement at any time, but it is typically agreed and executed before they move in together or upon a milestone event, such as buying a property or having a child.

Cohabitation agreements are distinct from pre- or post-nuptial agreements (for couples who are due to marry or who are already married) but the rationale for them is similar: to provide as much certainty and clarity as possible.

To be binding, the agreement must be entered into freely and voluntarily; in the form of a deed; validly signed by both parties; and kept up to date in the event of changes, such as buying a property and having children.

Nuptial agreements are also on the rise, particularly among younger generations. To date, the uptake of cohabitation agreements has not been as high as nuptial agreements, but our survey findings suggest an increasing number of cohabiting couples are likely to enter into such arrangements in the future.

The government has confirmed that it will publish a consultation on the rights of cohabiting couples in 2025 “to build public consensus on what cohabitation reform should look like.”

According to Hannah Owen, Senior Associate in the Family practice at Charles Russell Speechlys, the current state of the law is such that it does not help some of the most vulnerable in our society. She says, “I had to advise a cohabitee, as they headed into an uncertain future, that due to the fact they were not married, they were entitled to very little at the end of a decades-long relationship which bore children (now adults). I gave that advice through a pro bono legal advice clinic and it has stuck with me. The current state of the law is inadequate, and many family lawyers have been calling out for change.”



There’s been a move to seeing *marriage as a capstone on life* rather than a foundation. People see it more as one of the last things you do when you’re already set, you’ve lived together for a bit and it’s all quite clear, including the finances.”

Bobby Duffy,  
Professor of Public Policy and Director of the Policy Institute at King’s College London

# The Great Wealth Transfer

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One of the most significant societal shifts in recent decades has been the increasing importance of wealth over income in an individual's economic destiny.

“Incomes have stagnated but private wealth has grown hugely over the past 20-30 years,” agrees Professor Bobby Duffy. “We’ve seen a change in the natural economic culture to be less about what you’re earning and more about what wealth you’re accumulating. That’s a period (of time) effect of things changing but because Gen Z are young and in their formative years, it’s going to affect them more. Wealth is much more in their minds than it was in ours because wealth has grown and it’s become more important to economic success.”

As historian, author and expert on generational changes Eliza Filby also puts it in *The Guardian*, “If you’ve grown up in the 21st century, your opportunities are increasingly determined by your access to the Bank of Mum and Dad, rather than by what you earn or learn. The economic roots of this story go back to the 1980s, but it accelerated after the 2008 financial crisis, as private wealth soared and wage growth stalled. In the 2020s rather than a meritocracy – where hard work pays off – we have evolved into an inheritocracy, based on family wealth.”

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It’s useful to have these kinds of difficult conversations about wills and inheritance sooner rather than later to ensure you are *prepared for unexpected events*.

Sally Ashford, Partner and Head of UK Private Client, Charles Russell Speechlys

## The new inheritocracy

Against this backdrop, Gen Z are actively talking about inheritance, our findings suggest. For example, four in five Gen Z adults (81%) have had a conversation about what they might inherit in the future or the inheritance they’re planning to leave, whereas adults older than Gen Z are less likely to have talked about their inheritance (68%).

When it comes to leaving their own inheritance, over half of Gen Z adults (54%) would leave it to their children – regardless of whether or not they have had them yet.

“It’s useful to have these kinds of difficult conversations about wills and inheritance sooner rather than later to ensure you are prepared for unexpected events,” advises Sally Ashford, adding that these topics have traditionally been “a bit taboo for older generations”.

## A generation of responsible investors?

A focus on building wealth is clear among Generation Z, according to our research. Nearly a quarter of Gen Z adults surveyed (23%) say they go to financial advisers or professionals for investment advice or information. Just 6% of Gen Z say they don’t seek advice for financial decisions at all – versus over a quarter of Millennials (26%).

Our findings also suggest that Gen Z adults want to invest sustainably but prioritise financial outcomes. For example, 35% want their money to make a positive impact, but only if it results in their expected financial outcomes. Another quarter (28%) primarily want their money to deliver

expected outcomes but would be happy if it made a positive impact on the world. Less than one in 10 (7%) don't focus on the impact of their finances beyond their financial outcomes.

“In a world where the rules are constantly changing, Gen Z are having to contribute more to later life savings in the early years thanks to workplace pensions and do want to invest more responsibly, as the research suggests,” says Faye Church, senior financial planning director at wealth manager Rathbones.

Professor Bobby Duffy is cautious of the suggestion that Gen Z is driving interest in sustainable or ESG investment. “The real effect is that we’ve all moved on this and the industry has also responded to the market and regulation,” he says. “We must not ghetto-ize this trend to Gen Z. When you look at who boycotts products and services for social purposes, it’s actually Gen X and the younger Baby Boomers who do it more than Gen Z because they’re older and have a bit more money and choice. The idea of it being the youngest generation-driven behaviour is weakly evidenced.”

**Sustainable investments are types of investments that aim to generate long-term financial returns while advancing sustainable outcomes. Would you consider investing in ‘sustainable investments’?**

	Gen Z (average)	Male	Female
Yes, even if the returns were lower than non-sustainable investments	43%	45%	40%
Yes, but only if the returns were the same or higher than non-sustainable investments	51%	49%	53%
No, I wouldn't consider investing in sustainable investments	7%	7%	7%



### Gen Z and charitable behaviours

Charitable donations are seen as important among Gen Z – but an intention-action gap persists. Seven in 10 Gen Z adults (71%) believe it's important to donate to charity – and a similar proportion (68%) would like to donate to charity more than they already do. This compares to 61% of older UK adults, with 42% saying they would like to donate more than they do.

Six in 10 Gen Z adults (59%) say they can't afford to make regular charity donations, and just under two fifths (38%) say they factor such donations into their monthly budget. Over half (54%) would rather save for their future than donate to charity, and seven in 10 (71%) claim they would donate to charity more if it went directly to the cause.



Understanding the values and unique perspectives of Gen Z is crucial to building stronger relationships with current and future clients and remaining relevant in the fast-changing financial landscape. For more information about the themes in this report, please visit [Charles Russell Speechlys](https://www.charlesrussellspeechlys.com).

# Methodology

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Opinium Research polled 2,000 Gen Z adults and 2,000 of the (non-Gen Z) general population in the UK using an online methodology and a nationally representative sample. Fieldwork was conducted from 13–23 November 2024.

Alongside this quantitative research, Charles Russell Speechlys carried out interviews with the following people to gain additional generational perspectives and insights:



**Sally Ashford**  
*Partner & Head of UK,  
Private Client,  
Charles Russell Speechlys*



**William Marriott**  
*Divisional Managing,  
Partner of Private Client,  
Charles Russell Speechlys*



**Sarah Jane Boon**  
*Partner, Family,  
Charles Russell Speechlys*



**Faye Church**  
*Senior Financial Planning Director,  
Rathbones*



**Professor Bobby Duffy**  
*Professor of Public Policy &  
Director of the Policy Institute,  
King's College London*



**George Harrison**  
*Solicitor Apprentice,  
Charles Russell Speechlys*



**Hannah Owen**  
*Senior Associate, Family,  
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**Jenk Oz**  
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