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# Talking About My Generation: Australians 18–25 years old

April 2023

Australian Human Rights Commission



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# The Hon Dr Kay Patterson AO

Age Discrimination Commissioner Australian Human Rights Commission

# Message from the Commissioner

There were just over 4.6 million young people born between 1997 and 2011 – the cohort known as 'Gen  $Z'^1$  and considered 'the first generation of true digital natives'.<sup>2</sup>

In its 2021 report *What's Age Got To Do With It?*, the Australian Human Rights Commission found that Australians tend to see young adults as attractive and still finding their way. They are also considered to be 'flexible and open to new ideas', 'open minded', and 'more tolerant of differences in others'.<sup>3</sup> Yet, compared to other age groups, young adults are:

- seen as 5 times more likely to be described as 'bad at managing finances'
- almost 4 times more likely to be described as 'expecting things on a platter'
- almost 4 times more likely to be described as 'selfish/self-centred'
- viewed as 3 times more likely to be described as 'taking more days off for mental health'.<sup>4</sup>

Often ageism is associated with older people, but young people also experience age-related discrimination or negative comments and attitudes. Given that this form of ageism is less researched and less well-known, the Commission undertook a small qualitative study with 12 young people aged 18–25. This study is not intended to be comprehensive or conclusive but provides a glimpse into youth attitudes and perceptions. What are young people thinking, and what do they care about? How do Gen Z perceive themselves and how do they think others perceive them?

The findings suggest that young people are doing their best in what they consider to be difficult circumstances. Young adults are keenly motivated to improve the world around them, but feel frustrated when they are not actively listened to, or not taken seriously. They have a sense of social responsibility and want to be heard on issues that they feel are extremely urgent.

Of some concern is the extent to which young people experience mental health challenges. The good news is that it is being discussed openly and does not carry a level of shame or stigma. Young people also acknowledged that their financial management skills could be improved.

Ageism can impact anyone and may be directed externally towards others, or internally towards oneself. Assumptions based on age are an insidious form of discrimination that marginalises and limits people's choice and potential. Ageism occurs across the lifespan and I encourage all Australians to examine their attitudes and beliefs about people of all age groups.

### **Executive Summary**

The Commission sought to augment the insights from its 2021 report, *What's Age Got To Do With It?*, by gaining more understanding of young people. This was done by having conversations in February 2021with 12 young people aged between 18–25 and seeking their perspective on a range of topics from money to mental health. Due to the small sample size, the results are indicative only.

The oldest of this generation had finished Year 12, were already engaged with tertiary studies, had commenced trade qualifications at TAFE, or were working when the COVID-19 pandemic struck. Others were still at school.

Discussions during the week-long online community sessions revealed that young adults have poor perceptions of their own age group, known as 'Gen Z' or 'Generation Z'. Four key themes emerged as their priorities:

- 1. financial management
- 2. social conduct and work ethic
- 3. social media and technology
- 4. mental health.

Participants discussed each theme in the context of:

- (i) what they expected of themselves
- (ii) the issues that impacted those expectations and the associated outcome
- (iii) how they believed this was perceived by others
- (iv) how they experienced the situation.

The findings suggest that, overall this cohort have poor collective self-esteem, are critical of themselves (potentially internalising ageist stereotypes), have a high awareness of mental health and a strong sense of social responsibility.



# Drivers of the more critical, negative perceptions of Gen Z

Participants were asked to assess their generation across a range of social, economic and health factors and their summary score card is shown below – with most participants considering 'C' as a pass grade. Of note are their low grades for mental health and financial management. However, they rated themselves more positively in the areas of open-mindedness, social responsibility, physical health and empathy.

Generation Z's Report Card	Average (self-ranked)
Open-minded	В
Is Generation Z open to other's opinions or feel their views are always right?	D
Social responsibility	
Are Generation Z good citizens, having an impact of the world for the better? Are they selfless or selfish?	В-
Physical health	В-
How is Generation Z's physical health?	D-
Empathetic	
Does Generation Z listen to others experiences and empathise with them? Even those they disagree with.	В-
Ethics and morality	В-
Is Generation Z ethical and lives by morals?	D-
Economic participation	C+
Is Generation Z having a positive impact on the economy?	C+
Social conduct	C+
Is Generation Z respectful of others? Are they polite?	C+
Work ethic	
How is Generation Z's work ethic? Do they persist in the face of adversity? Do they work hard for what they want?	C+
Financial management	c
How is Generation Z at managing their finances?	C
Mental health	
How is Generation Z's mental health?	C-
Total average	C+

Some participants justified the lower grades saying they are doing their best in an environment that makes achieving key milestones of previous generations much harder. Overall, participants have high expectations for their generation, expectations they feel they are not meeting due to the increasingly difficult world in which they are trying to achieve them.

When assessing their **financial management**, they have difficulty seeing how they can achieve key life milestones, such as buying a house. The scale of the challenge and the inability to make headway leads many young adults to feel disillusioned. They see their age cohort taking solace in smaller life pleasures and indulgences. To a degree, this alleviates their sense of disappointment, contributes to the management of their mental health, and enables them to enjoy life.

However, this may also contribute to their generation being seen as lazy and poor at managing financial matters by older generations and those their own age who are still trying to achieve these big life goals, as found in the Commission's *What's Age Got To Do With It?* report.<sup>5</sup> This distraction in seeking enjoyment and pleasure in the day-to-day activities contributes to a perception that they are impulsive, thoughtless with money, and plagued by consumerism.

# The lens through which young adults frame their experience

**Social media and technology** are seen by young adults as double-edged swords. They recognise the ease of access and breadth of capabilities that smart devices and social media platforms provide, but see some in their age group as contributing to social-media-driven negative stereotypes of laziness, obsession, disconnection, consumerism, and weakness. However, most believe they can manage these potential drawbacks.

Young adults are keenly motivated to improve the world around them, but feel frustrated when they are not actively listened to, or not taken seriously. They have a sense of **social responsibility** and want to be heard on issues that they feel are extremely urgent. However, for some, their sense of not being heard contributes to behaviours such as lashing out and being hostile towards the government, older generations and those of their own generation who are less motivated to push for social change. This grates with young adults' strong work ethic and with their sense of making little or no progress in relation to these important social issues. It contributes to a sense of malaise and burnout, which they believe may look like laziness to older generations.

An overarching theme emerging from the research is the challenge of **mental health**. Young adults are very proud that, unlike previous generations, they talk more about mental health issues, judge less and work harder to address their problems. They expressed sadness about the prevalence of poor mental health among their generation, but also solidarity – in that there is generational support for those affected.

A **sense of pressure** is felt from peers, older generations, and society as a whole. Young adults have high expectations but also feel their choices and achievements are closely scrutinised. This pressure contributes, along with social media, to poor collective self-esteem. While striving to judge others less, young adults judge themselves and their own generation harshly. They feel that **the respect they hold for older generations is not reciprocated and the hostility they experience feeds self-directed ageism** among their generation.

# Methodology

In February 2021, a 7-day online community of twelve young adults was created for the purposes of:

- 1. exploring the age-related views young people hold about themselves and their generation.
- 2. understanding the range of issues that contribute to these perceptions.
- 3. contrasting why they hold these views of their generation, and how this is distinct from the views held of them by older Australians.
- 4. understanding what drives the more critical negative perceptions of their generation.

Participants were aged between 18-21 (n=6) and 22-25 (n=6).

They came from Queensland (n=3), New South Wales (n=2), South Australia (n=2), Victoria (n=1), Western Australia (n=1), Tasmania (n=1), Northern Territory (n=1) and the Australian Capital Territory (n=1).

They identified as female (n=6), male (n=5) and gender variant/diverse (n=1).

They were tertiary qualified (n=5), studying (n=5) and employed (n=6).

The Commission worked with an external research partner (Ipsos Public Affairs Pty Ltd) to design, manage and facilitate the online discussion forum.

### Limitations

This research was intended to provide insights into the attitudes and beliefs of young people and deepen the understanding of this cohort beyond the findings in the *What's Age Got To Do With It?* report, released by the Commission in 2021. For this reason, a qualitative research methodology was used. Due to the small sample size, the results are indicative only.

Participants were aged between 18–25 years old. Therefore, these outcomes should not be used to describe the attitudes, beliefs, or perceptions of Gen Z more broadly as this generation includes those born in 2011 who would only have been 10 years old at the time of this discussion.

### Results

# **Theme 1: Financial Management**

The Commission's *What's Age Got To Do With It?* report revealed that young people may be perceived as carefree, immature, irresponsible, having fun, and simply experimenting with life.<sup>6</sup> The discussions in this youth study revealed that young people also have a sense of responsibility and high expectations for themselves when it comes to financial management. This is despite the challenges they are facing in the economy and wider society 'including the climate crisis, conflicts and systems of inequality that 'pose a threat to young people's lives and futures'.<sup>7</sup> When they are unable to see any way of achieving long-term goals (such as buying a house), they become disillusioned. Some young adults see their age cohort turning to smaller life pleasures and indulgences to alleviate their disappointment, manage their mental health and enjoy life in some way, which may in turn result in them being perceived, by those their age who are still trying to achieve these big goals (and older generations), as being lazy, poor financial managers and decision-makers who are impulsive, thoughtless with money, and plagued by consumerism.<sup>8</sup>

Several insights emerged in the financial management discussion. For example, young people try to earn enough to support themselves and save, a view contrary to the age-based stereotype – expressed in the *What's Age Got To Do With It?* report and elsewhere – that young people do not have a strong work ethic.<sup>9</sup> Participants suggested that their ability to be independent is reduced by the high cost of living, a housing crisis, and low wages and wage growth. A HECS debt from their studies was considered to affect their capacity to borrow. This means that they may remain living at home with parents, become dissatisfied and frustrated, and experience poor mental health.

Participants believe that they are trying their best in a difficult economic environment and are being as adaptable as possible. They feel they can do better but would also appreciate greater understanding from older generations who are seen as having had an easier financial life. The table below summarises participants' attitudes and beliefs about their financial management.

Financial Management				
Expectations	Contributing issues	Outcomes	Stereotypes	Reframe
l try to	However this is impacted by	And despite my best efforts it looks like	Which is perceived as	But in my context it means
<ul> <li>Be earning enough to support myself and save</li> <li>Live out of home</li> <li>Own a home or plan to in the near future</li> <li>Only have good debt (e.g. mortgage)</li> <li>Keep up with social expectations and desires (including products, services and travel)</li> <li>Enjoy life now and later</li> </ul>	<ul> <li>High cost of living</li> <li>Unstable labour market and economy</li> <li>Low wages and wage growth</li> <li>Housing crisis</li> <li>Increased pressure from social media advertising to spend</li> <li>Unrealistic expectations on social media for what your life should look like</li> <li>Increased age of retirement</li> <li>COVID-19</li> </ul>	<ul> <li>High bad debt with nothing to show for it</li> <li>Unemployment or underemployed</li> <li>Not being able to buy a home</li> <li>Not being able to find a rental property</li> <li>Living at home with my parents</li> <li>Life dissatisfaction and frustration</li> <li>Poor mental health and the need to spend money to address this</li> </ul>	<ul> <li>Being lazy, not hard working and/ or complaining too much</li> <li>Poor financial management skills and decision- making</li> <li>Spending money on frivolous things and consumerism (including poor perceptions of the self-care trends for mental health)</li> <li>Impulsive and thoughtless with money – prioritising instant gratification over long-term goals</li> </ul>	<ul> <li>I am doing better than most people my age with money because I was raised that way or I actively taught myself</li> <li>I am trying the best that I can in a difficult economic environment</li> <li>I am adapting to my environment</li> <li>I am investing in myself</li> <li>I am just approaching financial management differently to other generations</li> <li>It is just going to take me longer to make progress</li> </ul>

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011

I wish older generations knew how we financially want to be within our lives better. They need to know that we don't want to be dependent on our parents until they die: that just because we live at home is not because we are lazy. It is because we want to save so we can afford a house, we can afford to do what is best for us. We are trying to move forward, living in small older houses and try and contribute more to society so we can save money. At the end of the day other generations need to know we care about our finances, but just maybe in a different way to how they perceived finances back in their day.

18–21, Male, NSW

## Age-related views young people hold about their generation

# Young adults are particularly critical of Generation Z's financial management skills and decisions.

Those who are most critical describe their own generation as materialistic, impulsive, and even dangerous with their money – choosing to spend money on frivolous items that give instant gratification over essentials, like bills and food.

Less critical participants link this weak financial management with the poor state of the financial world currently and the fact that their generation has not been trained in financial management. With greater access to high interest, instant payment systems – such as AfterPay and credit cards – and unrealistic living standards perpetuated on social media, participants describe Generation Z as caving into temptation that is often driven by, and in turn contributes to, poor mental health.

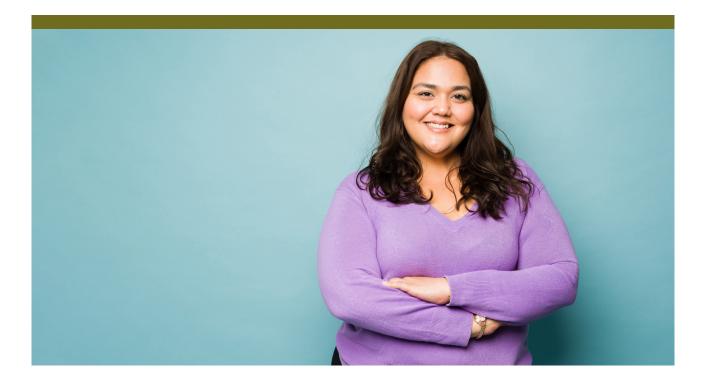
Participants suggested that Generation Z's key value to the economy was as a consumer. They recognised that spending money is good for the economy and that the hoarding of wealth is not. Equally, it was felt that younger people could be saving and investing more.

Gen Z is starting to take more notice of the resources that are out there, breaking down the stigma to not speak about finances. It is no longer a man's job to keep on top of it, it is up to everyone. Everyone has the ability to educate themselves and more and more people are welcoming the opportunity to share with others and educate themselves on their financial matters.

22–25, Female, QLD

This generation is eating out and getting amongst the community more, rather than saving and stashing away their money all the time. This is really helping create a boom time for small businesses ... They could work harder on trying to save money for housing or similar activities, as well as travelling more domestically instead of overseas so the money stays in Australia.

18–21, Male, NSW



013

Gen Z is having a positive impact on the economy but I believe they could do better, this generation tends to do a lot of online shopping rather than shopping locally. But they do tend to eat out a lot more and I believe this is good for the economy. 22-25, Female, NT

Generation Z was never taught anything to do with financial management throughout school, so it is not surprising that Gen Z is failing to manage their finances.

—18-21, Female, VIC

Lacking a bit of budgeting in their finances due to living the YOLO [You Only Live Once] lifestyle and being quite materialistic in general and keeping up with other Gen Z friends/family.

—22-25, Male, SA

# Issues that contribute to these perceptions

# The biggest and most consistent challenges discussed by young adults are financial and economic ones.

Participants discussed external economic factors, including the high cost of living, an unstable labour market and economy, and low wages and wage growth. Finding an entry-level role with no or little work experience in their career of choice feels impossible. The job market is seen as highly competitive, with hundreds of young adults applying for just one administrative role. If they can break into their career, they often find the roles are 'dead ends', with no internal progression options. This either means they will not be able to meet long-term financial goals or it triggers the job-hunting process all over again. They feel they are working themselves into the ground just to tread water, causing burnout and affecting their mental health.

Their financial capacity to make progress in terms of independent housing is a significant issue with high demand for rental properties and property prices currently far beyond their reach. They feel their looming HECS debt will, or is, affecting their capacity to borrow. Compounding these concerns are the effects of social media from an expectations-setting perspective, the ease of purchasing products, intense and potentially deceptive advertising, and easy access to debt such as through AfterPay.

Compounding these factors are the current and future impacts of COVID-19, with young adults adjusting to the prospect that their futures might not be nearly as bright as they had hoped. They believe their ability to earn money was significantly affected due to COVID-19 with attitudes of 'last one in, first one out' for companies, standing people down; industries where they are the dominant workforce being closed down (e.g. hospitality and retail); and the instability of these jobs going forward.

All of this is making it hard for young adults to plan for their future, to set goals and make realistic plans for achieving them.

I would say the big one for me is Student Debt – even though I know the HECS repayment is tied to income, it is a bit daunting to have it sitting there and I definitely notice it coming out of my pay each month. I have had my bank tell me it will hold me back in getting a mortgage approved, which is depressing.

22–25, Female, WA



Young adults are believing everything they read and see on the internet. They're constantly buying products online because someone they follow is promoting it not realising that person is PAID to advertise that product.

22–25, Female, NT

I find the borrowing capacity to buying a house soooo annoying and even the process is so difficult. I've been renting for the last 4 years ... I cannot for the life of me get a home loan mainly because my job is contract ... but anyone I go to for a home loan deems my job as not secure even though I've held a position here for so many years and always been able to pay my rent.

22–25, Female, NT

Young people were disproportionally affected by the job losses from the COVID shutdowns. As often new people in their careers, they were the first to be cut ... our economic futures are no longer as good as they once appeared ... permanent losses in jobs, wages cut, with wage increases the lowest in history over the next 5 years, as well as forever increasing asset prices on the rebound. In other words we feel we have had our legs cut from underneath us.

18–21, Male, NSW

# Age-related views young people hold about themselves

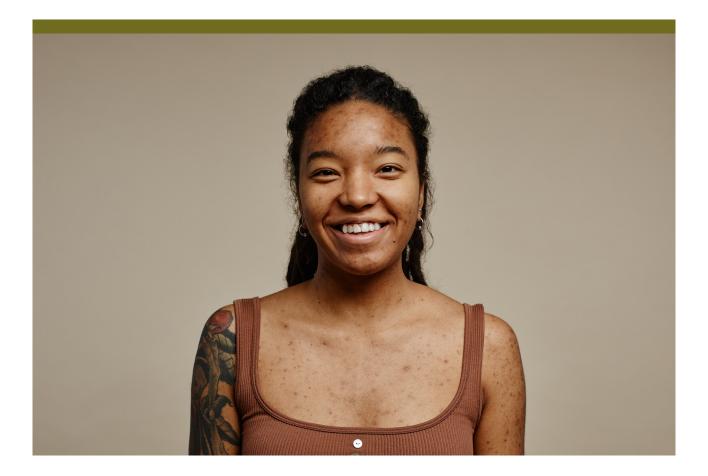
# Most participants feel they are better at managing their finances than their Generation Z peers but see there is room for improvement.

Those who tend to be more critical about Generation Z's financial management also feel they are much better at managing their own finances.

Those who thought Generation Z's management was average or just below average, generally consider their financial management similar and are more considerate of external factors that impact both themselves and their broader age cohort.

I am good at financial management. I have various savings accounts and I am organised with my money and conscience on what I buy. I don't use AfterPay/Zip Pay or credit cards because I am aware of how much those things can add up and put you into financial difficulty.

22–25, Female, NT



Economic participation I'd give myself an A – I've been working since age 14, so I've been in the workforce a while, paying taxes, spending money at businesses.

22–25, Female, WA

I am very proud of my financial management skills. I am very open and honest about it and love sharing my stories and knowledge. Thanks to The Barefoot Investor and She's on the Money!

22–25, Female, QLD

I am a fairly strong saver, but I have a vice for expensive handbags which is dangerous.

22–25, Female, WA

For most criteria, I would grade myself the same way except financial management where I'd give myself a higher grade since I've had the opportunity to gain some financial knowledge and can apply it to manage my finances well. <sup>18-21, Male, SA</sup>

# Age-related views young people feel older people hold about them

Young adults have mixed opinions about whether older age groups understand the financial and economic challenges they are facing, but still feel judged nonetheless.

Participants range from feeling older generations can clearly see and understand the nuances of the challenges they face, to feeling older generations see them as lazy and completely oblivious to the external factors at play. Regardless of whether they believe the older generations see their challenges, young adults feel judged.

The young adults felt that older generations blamed them for these financial challenges, whereas young adults see it as a mix between personal choice and circumstance. They feel they can do better but would also appreciate greater understanding from older generations who are seen as having had an easier financial life.

# Young adults believe these challenges are perceived by older generations as easier to overcome than the ways they view and experience them.

Young adults feel the reasons behind their making poor financial decisions are generally not well understood by older generations. Mental health is seen as an emerging area participants are proud to be bringing into the open – however they feel that not all older people understand how this affects and interrelates with financial management.

I think that they don't understand a lot of decisions that our gen makes today. I believe that they don't agree with 'job hopping', excessive travel, etc.

22–25, Female, QLD

Other generations would say our negatives are: – temptation – going out for breakfast as opposed to saving for a house. Aka avo on toast.

18–21, Female, TAS

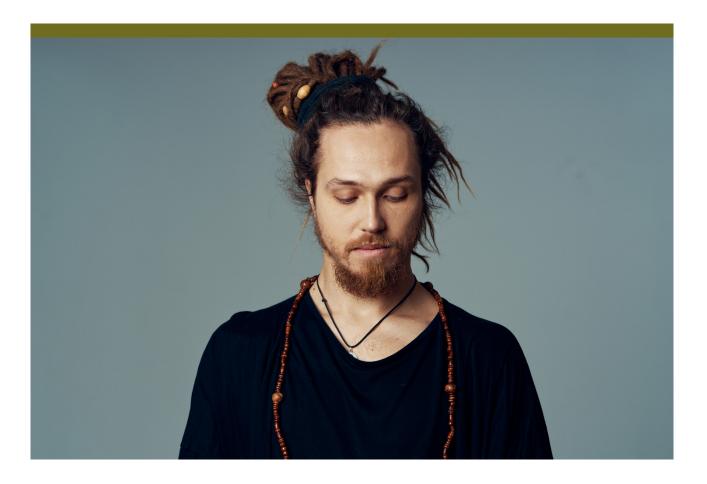
I think the other generations would say we are lazy and entitled. There is a high youth unemployment rate, and I think that the older generation attributes this to the fault of young people being lazy and not trying hard enough, rather than the reality of the competitive job market.

22–25, Female, WA

019

Older Australians would question our abilities to plan for our financial future. They see us as less likely to want to work hard like they did to climb the corporate ladder and believe us to be lazy and want everything handed to us. This is why they would say that we will never be able to afford a house, but merely continue to rent until one day we may just be able to afford a house in our 50s. The less positive things would be different due to our perception of laziness that sticks with older people, whereas most of us are working harder than ever just to try and get ahead.

18–21, Male, NSW



# **Theme 2: Social Media and Technology**

The young adults in the study have mixed feelings about the ways social media and technology affect their lives. They see positives and negatives in their fluency using social media platforms and smart devices. They feel they personally manage the drawbacks well but see others their age as being constantly stuck in the trap leading to negative stereotypes of laziness, obsession, disconnection, consumerism and weakness.

Social Media and Technology				
Expectations	Contributing issues	Outcomes	Stereotypes	Reframe
l try to	However this is impacted by	And despite my best efforts it looks like	Which is perceived as	But in my context it means
<ul> <li>Be present and enjoy life</li> <li>Keep in contact with family and friends</li> <li>Live my life to my own expectations</li> <li>Be focused and purposeful</li> <li>Present my authentic self to the world</li> <li>Enjoy technological advances and innovation</li> </ul>	<ul> <li>Unrealistic expectations from social media</li> <li>Online bullying</li> <li>Technology and smart device needed for work and study</li> <li>Need for technology and social media to remain connected with friends and family – especially during COVID-19</li> <li>Distractive and addictive nature of technology and social media</li> </ul>	<ul> <li>Heavy reliance on social media and technology</li> <li>Being easily distracted</li> <li>Embarrassed, self-conscious and unhappy with who I am</li> <li>Spending money I don't have on things to look like my authentic self online</li> <li>Life dissatisfaction and frustration</li> <li>All contributing to poor mental health</li> </ul>	<ul> <li>Social media obsessed</li> <li>Tech obsessed</li> <li>Lazy and inactive</li> <li>Spending money on frivolous things and consumerism</li> <li>Easily influenced by social media and weak- willed</li> <li>Disconnected from family and friends in real life</li> </ul>	<ul> <li>It keeps me connected to the people I care about</li> <li>It is convenient and a time saver</li> <li>It is an important part of my work and study environment</li> <li>It gives me access to invaluable information and knowledge</li> <li>While I use it a little too much, I am managing it – it's all about balance</li> <li>I can identify deceptive advertising</li> <li>The benefits outweigh the challenges for me</li> </ul>

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# Age-related views young people hold about their generation

### Social media and technology are seen as both a blessing and a curse by young adults.

Those who have found their niche and an online community and/or have curated their social media feed to reflect their own values, found social media to be uplifting and rewarding – specifically because of social media's capacity to bring together young adults from across the world in order to create real and positive change. Some also see social media as a tool to help their own small businesses and small local producers to flourish. Another identified positive was that social media gives young people a voice, a space, and power when the government and older generations will not.

Others said that the experience can be extremely divisive, negative, and toxic – that it is full of bullying, keyboard warriors and dangerous group-think behaviour. The finely curated lifestyles of young adults' peers and social influencers generates 'toxic positivity' and contributes to poor mental health and intragenerational hostility. Consequently, young adults feel like they are failing at life while also feeling resentment and jealousy towards those with the 'perfect life'.

**Irrespective of their experience, young adults recognise the dark undercurrent of consumerism** fed by unrealistic life aspirations, subtle sponsored advertising and the damaging influence of social media. They see that it can be addictive and distracting, can contribute to short attention spans and facilitate the desire for instant gratification.

I think there is some pros and cons to technology. We can spread our thoughts and opinions faster and find like-minded people who want to make a difference, but the con is that so many people are now easily coerced into believing silly things they see on social media.

18–21, Female, QLD

Positive things that young Australians are currently doing are things like the movements for change, for global warming, minority groups and general rights. I think most young Australians are more conscientious of the impact that decisions can have whether good or bad. 18-21, Female, TAS

Young people being exposed to social media can see the way others live, ultimately creating some form of jealousy or feeling of not being able to have what they have can take a toll on mental health. It's a ripple effect.

22–25, Female, QLD

# Consumerism is a big problem as it shapes the way we view ourselves and what we need to do/buy, like there is no other way to reach a high self-value.

22–25, Male, QLD

# Issues that influence these perceptions

Young adults are (perhaps surprisingly) self-aware of the poor effects of the platforms and devices they continue to use – but equally aware of the benefits.

Many young adults feel obliged to remain part of the online ecosystem to ensure they can communicate with friends and family, a trend they see was only increased with COVID-19.

Technology, including social media platforms, is also increasingly required for young people's work and study, leading to their lives revolving around their smart phone.

Technology and social media are also seen as the most efficient and convenient way to learn, remain connected, work and keep up-to-date with the world around them. The internet (and their easy access to it) has advanced their learning and working capabilities, created efficiencies and offered a range of resources to work smarter and be more informed.

I hate the stereotype that we're reliant on technology – we use it frequently because it's the easiest and most efficient way of doing things!

22–25, Female, WA

Since most of our generation's work is done on some sort of device, we're constantly on either our phone or a laptop. 18-21, Male, SA

Being reliant on tech isn't super bad if it isn't actually causing more harm than benefiting me. It's just keeping a balance and having the understanding of what kind of technology is useful and convenient for your lifestyle and cutting out more of the tech that is not.

# Age-related views young people hold about themselves

### For most young adults, the good outweighs the bad.

They acknowledge that they do spend more time on their phone than they would like and could do more to limit their time online. Many recognise that they are easily distracted and still appreciate – and long for – face-to-face conversations. Others discuss their vulnerability to the comparison and distraction that the medium facilitates and acknowledge that they sometimes allow social media to define their self-worth and consume their time.

However, overall their online communication is not considered to be a bad thing. Some participants describe how their communication is just different from that of previous generations – not less valuable – and sometimes even deeper on sensitive or personal topics such as mental health.

I would definitely regulate my social media usage better if I could. I feel like Instagram has the most influence on me and the way I perceive things, so I've just put a timer on the app, which stops me from using it for more than an hour and 30 minutes a day. It makes my day go by more honestly. <sup>18-21, Male, SA</sup>

I do tend to find myself scrolling through social media, Instagram in particular ... I don't really care if I don't have the new iPhone or a Gucci bag ...but I also take heaps of photos and videos of the places I go and the experience and capture those moments with my friends and family and post them on my socials so sometimes I can find it hard to disconnect from the internet.

22–25, Female, NT

I believe our generation just values conversations differently. For example, we take advantage of the ability to text someone to let them know something which isn't as much as a personal touch as a handwritten letter or commenting on someone's Instagram post is classed as a 'catch-up'.

I think conversations are still very deeply valued in this generation however with all the social media around us, it reduces the 'need' for us to physically talk ... I think our generation firmly believe that words in a text message can still be as powerful as words verbally spoken.

22–25, Female, QLD

As a young adult I spend way too much time comparing myself to others which is a massive no-no. A lot of it comes from social media but some comes from my general view of myself and I know I'm not alone in this thinking. I also think it comes down to public opinion of the issues and of how we think others will view us.

18-21, Female, TAS

# Age-related views young people feel older people hold about them

# Social media is a vital conduit to work, education and friends for young adults. However, they feel that older generations simply see the young person across the table as glued to their phone.

Most think that older generations view young adults as obsessed with technology and social media and that this results in their being lazy, inactive, frivolous spenders and disconnected from family and friends in real life. They feel they appear to older generations as overly influenced by social media and lacking balance between time on and off screen. Young adults feel Millennials understand their struggles more, being similarly stereotyped, and are therefore less likely to criticise them about social media and technology. Most young adults don't think older generations fully comprehend their challenges with social media and the impact of it being introduced at such a formative time in their life. Participants in the upper end of Generation Z remember what it was like without smart devices, streaming services and constant access to the internet when they were very young. They both pity and somewhat judge those younger Generation Zs who have always lived with social media.

However, young adults note that they are a product of the generations before them. Baby Boomers, Generation X and even Millennials are the ones who purchase the phones for them, as well as often developing, running, and profiting from the social media platforms.

Other generations frown upon social media and all the advanced tech and gadgets – they want to just have a real conversation with a person.

22–25, Female, QLD

I think other generations would say that young adults are adaptable to new technology. This is because they are always asking them for help when it comes to using new technology. I think other generations would say that young adults are more disconnected in real life. This is because of the rise of social media and the reduction in face-to-face interactions. 22-25, Male, ACT

I remember when I was a teenager and I felt so misunderstood in regard to what was happening with my life. Let's say cyber bullying for example, our gen is born digital and older gens, parents and grandparents don't understand, they weren't born into it and haven't necessarily experienced it so the support that you need just isn't there.

22–25, Female, QLD

# **Theme 3: Social Conduct and Work Ethic**

In its 2021 report, *What's Age Got To Do With It?*, the Commission found that younger people are often labelled as 'lazy' and considered not to have a great work ethic.<sup>9</sup> In this online group study, some participants indicated that young people have a strong work ethic but struggle to have anything to show for all their hard work, leading to burnout and even appearing lazy.

Social Conduct and Work Ethic				
Expectations	Contributing issues	Outcomes	Stereotypes	Reframe
l try to	However this is impacted by	And despite my best efforts it looks like	Which is perceived as	But in my context it means
<ul> <li>Set high personal goals and achieve them</li> <li>Live by my personal code of ethics</li> <li>Make the world a better place for me and future generations</li> <li>Take action for causes I care about</li> <li>Have my voice heard</li> <li>Have a job and career that I love and am passionate about</li> </ul>	<ul> <li>High societal expectations for goals</li> <li>High personal expectations driven by peers and social media</li> <li>Being ignored by older generations and governments</li> <li>Intense criticism and microscope over their flaws on social media</li> <li>Older generations' criticisms, expectations and disapproval</li> </ul>	<ul> <li>Burnout</li> <li>Giving up on goals and passions</li> <li>Rage and retribution</li> <li>Life dissatisfaction and frustration</li> <li>Poor mental health</li> </ul>	<ul> <li>Being lazy, not hard working and/ or complaining too much</li> <li>Being rude, disrespectful and even aggressive</li> <li>Arrogance and close- mindedness - sometimes bullying</li> <li>Being entitled</li> <li>Being naive</li> <li>Radical political opinions and approaches</li> </ul>	<ul> <li>I do the best that I can for causes I care about but I have a lot of competing priorities</li> <li>I can always do more for causes I care about</li> <li>I work harder and am more respectful than most people my age</li> <li>My mental health impinges my ability to exert a lot of effort - even if I care deeply about a task</li> <li>Working is about balance - don't underwork or overwork</li> <li>I am prone to distraction but that is the nature of today's work with technology</li> </ul>

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# Age-related views young people hold about their generation

Passionate about social change, young adults have high ambitions to make a positive impact in the world. This is reflected in both their social conduct and work ethic as well as their need to always do more.

Participants feel that today's young adults have a higher purpose than is reflected by the common young adult stereotypes of partying hard, taking uncalculated risks and living for the now. They largely see themselves as empathetic and socially responsible, with a strong ethical and moral compass. They have an energetic need and desire to always do more; they want to deal with real and tangible issues surrounding the environment, mental health, human rights and equality. They have high aspirations to achieve change in their lifetime. Despite perceiving their generation as doing more than most about social change, young adults are critical of themselves and each other when they feel not enough is being done to make an impact.

**Young adults have mixed opinions about their work ethic from a vocational perspective.** Some feel young adults work hard for what they want in their career and others are disappointed by the group's work ethic, seeing young people coast along without drive. One participant sees being a workaholic as also having a poor work ethic with young adults needing to focus on balance.

Their work ethic needs some work, whether they are workaholics or couch potatoes, they need to find balance. 22-25, Female, QLD

I think young adults are becoming more engaged in global issues that affect Australia right now which is good. However, young adults seem to be more complacent with the status quo. This is because the Australian economy had not seen a recession in almost three decades. As such, the fact that Australia was always prosperous is viewed as norm which contributes to this particular behaviour of complacency. 22-25, Male, ACT I think young people are taking a really strong and vocal stance against social issues that matter to them (i.e. the environment and Black Lives Matter). This is really positive, as it is increasing awareness of these important issues and also increases the chance the Government will acknowledge the position.

22–25, Female, WA

For social responsibility, I think Gen Z is very conscious of the goings on in the world around them, and they are making efforts to ensure that they adjust their behaviour so it doesn't impact other people (i.e. making sure they use the correct pronouns).

22–25, Female, WA

# Issues that contribute to these perceptions

# Young adults struggle with not being taken seriously or trusted by the government and older generations. This is despite their belief that they have worked harder than any other generation to gain higher educational qualifications.

Participants stated that some young adults are taking matters into their own hands as a result of being ignored and are feeling frustrated about the lack of action on prevalent issues of concern. This manifests as young adults being openly and actively hostile towards the government, older generations, and those young adults they see as less engaged as them.

Those with less radical views and approaches also rebel against the disruptors in their cohort, disassociating from the group to avoid criticism and judgement from older generations and blaming the loudest voices for the bad name they are getting as a generation. While the group may agree with the ideals, hopes and aspirations of the causes these disruptors are championing (even enjoying getting together for an occasional protest or two), they often don't agree with hard-line attitudes, closed-mindedness and pushy approaches.

With social media amplifying the voices of the most active, attractive, and entertaining, stereotypes are being attributed to young adults that largely don't represent the group and are unpopular among many members.

# Many young adults also see mental health, distraction and over working as key issues affecting both their work ethic and social conduct.

Participants said that despite all their ambition, good intentions and hard work, young people often end up retreating and getting easily distracted due to poor mental health and exhaustion. This can range from sleeping more to binge-watching entertainment to burning out. From the outside, this could appear to others as laziness, a lack of grit – and sometimes rudeness, if they find it challenging to engage in conversation.

Older gens need to remember who raised us, it was them. We need to be trusted. We have been instilled with their values and morals, but no trust is given to us with it. We want to be independent and we want to gain life experience and if we think that this is the way of doing it, then we will ... we are not a gen who enjoys being told what to do, not in a negative way, but our trust has been stripped from us and that's not fair, it's not our fault.

22–25, Female, QLD

Most of the generation are ethical, environmentally friendly and respectful although a bit of improvement is needed as they are still a bit more materialistic and care about their possessions more than other generations. ... They have the tools and knowledge available from online sources and are ambitious to achieve things at a young age to go for what they truly want.

22–25, Male, SA

# Age-related views young people hold about themselves

### Many young adults in the study feel they work harder and are more respectful to others than the majority of their age group, but are still vulnerable to issues facing their generation.

Those feeling this way say it is because they were raised to be hard working and respectful of elders in an environment that limited their access to technology. However, they are aware that despite their strong work ethic, they are as prone to poor mental health, over-working and distraction as the rest of their cohort.

Young adults also feel they are passionate about social issues and act as best they can to address them. However, they believe they can always do more.

I am very open minded and am a very empathetic person, even for those I disagree with – it's called respect. I am very proud of my ethics and morals, it is a huge part of who I am and dictates my actions and the way I go about things on a daily basis. I have a very strong work ethic, I believe what you work for is what you get. I don't agree with being handed things, as nice as it is, it is unrealistic and sets us up for failure. Like I said, there is always room for improvement and growth so I don't think I'd ever be getting a perfect report card.

22–25, Female, QLD

# Age-related views young people feel older people hold about them

# From small social disruptions, like changing gender norms in their relationships, to full scale protests, young adults are challenging many ideas held by older generations.

This can be expected as each new generation comes of age. However, the unapologetic attitudes, disruptive approaches and rapid responses of today's young adults, combined with their power and reach over social media, may turn some among the older generations off their causes. In the 2021 report, *What's Age Got To Do With It?*, the Commission found that while many older people do express support for young adults and their progressive ideas, others don't appreciate their methods and often don't understand them either.<sup>10</sup> This can result in older generations rejecting or railing against their ideas based on their methods and this can translate into stereotypes about young adults being rude and disrespectful.

Despite some members of older generations seeing the hard work young adults put into social change efforts, they don't appear to associate this with a high work ethic. *What's Age Got To Do With It?* found that work ethic is perceived mostly through a financial and career achievement lens – measuring their level of work ethic against their career, jobs, hours worked, assets, debt, investments, savings, spending and financial independence.<sup>11</sup>

When older generations do not agree with how young adults choose to invest their time and effort, especially to the perceived detriment to life factors they value highly, they can see young adults as lazy. For some, taking time off work to organise and attend a large-scale protest serves as an example of this.

The most common stereotypes is that we have no respect, reckless and selfish. They mostly come from the older generations such as the baby boomers due to the differences in the way they were raised and what was accepted back then. <sup>18-21, Female, QLD</sup>

A big misunderstanding is the amount of work we do on our lives and what we contribute to society. I'd challenge older generations to watch a day in the life video on different contemporary jobs to educate themselves more about the work.

22–25, Male, QLD

I think they think we have more willpower and are strong. We don't give up when it comes to things we care about. I think that some will think it's good and others will find it annoying depending on the cause.

18–21, Female, QLD

# **Theme 4: Mental Health**

Mental health is a standout challenge for the young adults in the study. However, it is also an area they openly discuss. While they said that they feel sad to see and hear so many stories about poor mental health from other young adults, they are encouraged to know they are not alone.

Mental Health				
Expectations	Contributing issues	Outcomes	Stereotypes	Reframe
l try to	However this is impacted by	And despite my best efforts it looks like	Which is perceived as	But in my context it means
<ul> <li>Take care of my mental and physical health – including seeking support</li> <li>Take care of those around me – especially those suffering from mental health</li> <li>Decrease the stigma around mental health by speaking openly</li> <li>Heal myself and set boundaries</li> <li>Maintain a good work-life balance</li> <li>Be happy</li> </ul>	<ul> <li>Increasing financial stressors from a number of external economic forces</li> <li>Increasing social pressures - especially online</li> <li>Increasing societal pressures - especially online</li> <li>Increasing societal pressures - intra- and intergenerational</li> <li>Family trauma</li> <li>COVID-19 - huge loneliness and financial stress</li> <li>Openly talking about and dealing with mental health is taxing - reliving trauma, while good for you in the long term, makes the day-to-day hard</li> <li>Being plagued by too much choice and the need to make the <i>right</i> choice</li> <li>The mainstream media broadcasting poor mental health stereotypes about young adults</li> </ul>	<ul> <li>Poor mental health</li> <li>I'm not doing enough</li> <li>Disappointment</li> <li>Exhaustion, burnout and breakdowns - and a need for large scale self-care</li> <li>Time off work to deal with my mental health</li> <li>Poor physical health</li> <li>Life dissatisfaction and frustration</li> <li>Letting people down - including myself</li> <li>Withdrawing from others</li> <li>Being miserable when I look like I have everything I could ever need to do well in life</li> </ul>	<ul> <li>Being lazy, not hard working and/or complaining too much</li> <li>Indulgence</li> <li>Selfishness</li> <li>Ungratefulness</li> <li>Being too sensitive</li> </ul>	<ul> <li>My mental health is better than most my age</li> <li>I am proud that we are reducing stigma around mental health</li> <li>I am doing the best that I can</li> <li>I am not alone with my mental health struggles</li> <li>Good mental health is about addressing my issues – not to be without issues</li> <li>It is a balance between taking care of myself and meeting expectations</li> <li>I do succumb to less productive behaviours to cope but sometimes that is necessary</li> </ul>

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# Age-related views young people hold about their generation

Young adults feel there is a high prevalence of mental illness and poor mental wellbeing among their age cohort. However, they are also proud of their progress on openly discussing mental health and reducing the stigma surrounding it.

Many see their generation as affected by poor mental health, due to societal pressures and their physical and digital environments growing up. Others feel older generations suffered just as much as they have but did not discuss it freely, resulting for some in repression and resentment.

While this generation has a better understanding of mental health, young adults still challenge their age group to take more action to improve this further. While they are proud of their progress, they know they can and must do better to address this issue and that they need to take care of themselves and the others around them.

Self-care is a hot topic with regard to mental health. While young adults see genuine value in self-care, the consumerism of this mental health first aid trend draws criticism from many, particularly as it relates to social media. They, like many in older generations, see it as a waste of money but place the blame for this with companies and 'influencers'. They can understand and empathise with how a young adult can fall prey to a well-designed, potentially deceptive ad that is selling a lifestyle product disguised as self-care and mental wellness, especially when they are so desperate to feel better.

A rise in mental health issues and stress in general. University and life in general have all become very hectic, and with social media added to the mix it all has combined to give rise to a huge amount of stress... [However] mental health support is available if asked for. People in this age are informed about mental health and there is help available from a number of sources, but only if asked for.

18–21, Female, SA

Generation Z has been impacted by mental health like no generation before, or perhaps, other generations were impacted although never labelled it as a mental illness as it was perceived as something not to be spoken about in the past.

18–21, Female, VIC

# Gen Z's mental health needs some work. They need to keep working to break down the stigma that other generations have worked so hard to bottle up.

22–25, Female, QLD

# Issues that contribute to these perceptions

Young adults are highly self-reflective about their mental health and understand a lot of the intertwining and complex contributing factors, even if they cannot or do not know how to change them.

They view their poor mental health as a product of high social pressures, unrealistic personal expectations and their attempts to try to meet these, combined with their own life choices. Meeting these standards is causing anxiety, stress, burnout, frustration, despondency and even depression for some as they realise that these goals are unattainable for them. This is exacerbated by young adults seeing others on social media appearing to achieve their goals.

Mental health – this area isn't at its optimal level due to frequent social media use. Comparing their current boring lifestyle to other people's highlights on Instagram/Facebook isn't a good habit to have as it creates negative emotions. 22-25, Male, SA

For mental health I gave a D [grade] – I think young people generally feel quite negative about their prospects in Australia (i.e. high student debt, environment destroyed, homes are expensive), and the use of social media significantly impacts mental health across the board.

22–25, Female, WA

The mental health challenges we face are significant with the rise of social media and the internet. As well, older generations need to take the time to understand this significant part of young generations.

22-25, Male, QLD

We are often tired, we work hard to try to live and then also try to live a little. The one day we appear lazy is not because we are, it is because we are so exhausted from all the work we are trying to do but are still pushing through. In these situations we need to be guided, told we need to step back, reassess our priorities and make sure we focus on what is best for us. <sup>18-21, Male, NSW</sup>

This is the first generation that is really considering opening themselves up to discussing the issues with this which is a cool thing that they do. However, there is more stressing about mental health going on due to the increased awareness than was previously occurring. Gen Z really needs to focus on the now as opposed to stressing about the decade ahead of them as this is causing much angst within the community.

18-21, Male, NSW

# Age-related views young people hold about themselves

### Some young adults perceive their mental health as better than others their age.

However, what they do perceive to be 'good mental health' is dealing with or at least working on their issues. They acknowledge they are doing their best to take care of themselves while continuing to meet all of the expectations they set for themselves and those set by others. Those suffering less or those who are less affected are very grateful for their circumstances.

Some young adults do acknowledge that they still succumb to unproductive coping mechanism such as sleeping and binge-watching streaming services from time to time.

Many participants are both saddened but encouraged to hear from each other that they are not alone in their mental health struggles.

My mental health is great, I use those I surround myself with for support and local services that are provided.

22–25, Female, NT

Mental health I would put slightly higher at a C as I have some issues with it but definitely have been doing what I can at the moment to work on it.

18–21, Female, QLD

I think this has been a really interesting experience to get the viewpoints of other people that go through the challenges that I face myself and to know they aren't just unique to me. I also believe it's a shame that a lot of us have dealt with issues that are related to mental health they seem to be more and more common these days.

22–25, Male, QLD

I found this experience really insightful. It was interesting to see how others of a similar age react and interpret different questions and issues. It made me think a lot more about my experiences as a young person in Australia and it showed that I am not alone in a lot of the things I face in my day-to-day life but this could also be interpreted as a bad thing as it is sad to see so many of us struggle with our mental health. 18-21, Female, TAS

# Age-related views young people feel older people hold about them

# Poor mental health is often misinterpreted as laziness and hypersensitivity by older generations.

Some participants believe that actions like self-care are seen as indulgent, selfish and a waste of money. However, this perception may be coloured by the media displaying self-care as bubble baths, face masks and other expensive and seemingly unnecessary extravagances from a generation who claims to be struggling with money.

Self-care, I feel is the most misunderstood thing about our cohort, which is often misunderstood as being selfish? I would explain it better by telling the older generation that I'm simply looking after myself to avoid burnouts or too much stress. <sup>18-21, Male, SA</sup>

I think it's our mental health that is misunderstood the most, it can be misunderstood as a sign of weakness and even selfishness. I wish they understood what it was like to grow up in our generation and that things aren't as easy as it was back in their day, mental health is a real issue and depression and anxiety are really illnesses that need to be addressed. 22-25, Female, NT

We are not lazy, we just have separate struggles. And we are not snowflakes or too politically correct, we don't use the struggles and suffering of others for the backbone of our humour or life, and we respect and recognise the differences everyone has, especially in the LGBT community.

18–21, Gender variant / diverse, NSW

I wish that older generations understood that just because we do things different doesn't mean we do it wrong.

18-21, Female, TAS

# Summary

This study reveals a strong self-awareness among younger people about the ways in which they are perceived by older people and the disconnect they feel between this perception and their lived experience. The younger people in the study believe that they are doing everything they can to work hard, manage their finances and make the world a better place. They seek balance in their work life, are cognisant of the negative aspects and positive value of social media and are keenly aware of their own as well as their friends' mental health. Contrary to older adults' perceptions, young people consider themselves respectful of older people but do not feel that this respect is reciprocated.

Although this is only a very small sample, the deeper insights reveal a younger generation with a high degree of social responsibility struggling to live up to societal expectations about what they 'should' be doing or achieving at their age. It is these expectations they believe impact their mental health and contribute to negative views about themselves and their age-group. As with any age cohort, there is a spectrum of behaviours, attitudes and beliefs about issues including finances, social media, technology, work, and mental health. However, this study highlights that the ageist stereotype of Australia's youth discussed in the *What's Age Got To Do With It?* report 'as being selfish, entitled complainers who lack work ethic and do not manage money well' is exactly that – a stereotype.<sup>12</sup> Like all stereotypes, it fails to recognise and acknowledge what lies beneath.

The insights presented suggest that young people are doing the best they can in what they perceive to be a challenging environment. They acknowledge the addictive nature of technology and social media but believe that, on balance, its benefits outweigh its negatives. Awareness of mental health and a willingness to be open about this issue is reflective of a generation that seeks to challenge social stigmas and behavioural norms.

Breaking down stereotypes about older or younger people requires understanding. With the release of this discussion document the Commission aims to contribute to a better understanding of a generation that is both self-critical and criticised by others and to encourage further research into understanding the effect of ageism on all ages and to explore further the effects of stereotypes on attitudes between different generations and within generations.

Again, we thank the young adults who took part and who were willing to share their views and experiences with us so frankly and honestly.

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# **Further Information**

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