TRADITIONALISTS (SILENT)
to 1946: Admired

BABY BOOMERS
1946 to 1964: Productive

84 million people
$2.9 trillion yearly purchases

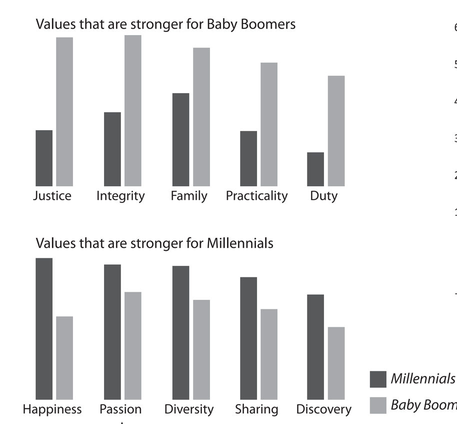
GEN-X
1965 to 1984: Innovative

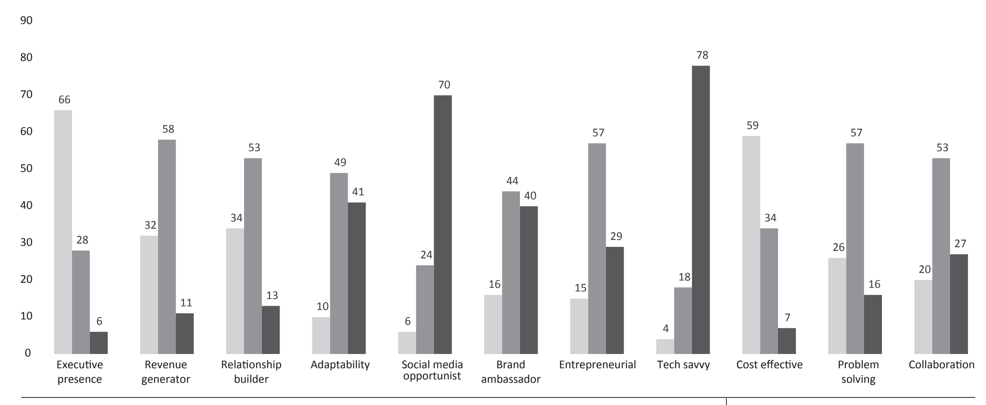
65.7 million people
$125 billion yearly purchases

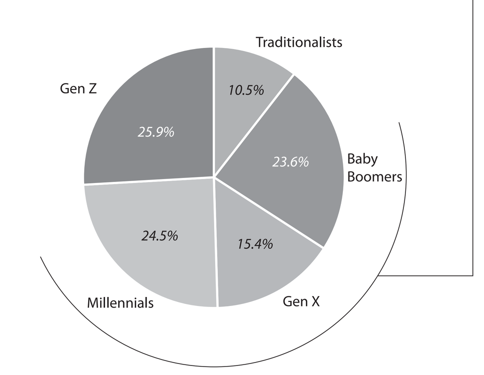
also called Gen Y

MILLENNIALS
1985 to 2004: Intuitive
(Digital Native)

74.3 million people
$170 billion yearly purchases







ENGAGEMENT

Participation

Creative
56% more likely to discover content on social media versus email/search
30% media time is spent with content created by peers/friends
< 40% media time spent with traditional media sources

Community Sourced
Two way relationships
Influence products

Co-Creation
Crowd funding (Kickstarter)
Development stage feedback

67% use 2 unique devices each day
30% use 4 unique devices each day
They touch their phone average 43 times/day

41% have no land line

8 out of 10 spend 2+ hours/day on phone
9 out of 10 say phone never leaves side (sleep w/it)
8 out of 10 are active on social networking
7 out of 10 search for reviews before eating @ restaurant

Location Aware
Meetups
Dating Apps

Peer-to-Peer
Communication

76% get investing advice from social networks (18% for Gen X)

Web
Video-based
Insist on cutting edge
Will not wait for page to load

55% watch video 2+ times a day
72% want to connect w/all devices

64% ask about company social media policy during job interview

Social Connections
Group connected
Up and down votes

Percent using each social platform 2+ times a week

Group	Facebook	YouTube	Instagram	Twitter
All millennials	69	63	30	20
Men	63	67	24	21
Women	76	58	39	21
Ages 18-24	68	69	42	28
24-29	71	62	27	18
30-35	69	56	21	14
White	71	60	27	19
Black	57	58	39	19
Hispanic	71	69	36	23
Asian	70	74	39	23

Branded content works if it is...	Agree
Brief	54%
Entertaining	53%
Funny	51%
Fresh/New	48%
Unique	47%
Informative/Educational	46%
Relevant/Personalized	46%

66% lookup a brand after a friend recommends it
43% have liked more than 20 brands on Facebook
91% make Facebook places and Foursquare checkins public
52% have over 300 friends, Top 10% have over 1,000 each
72% have sent text messages and then regretted it

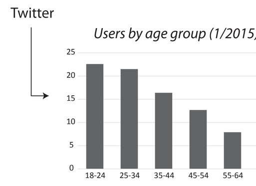
Endorse
Facebook
Targeted ads

Where find content	%
Google	71%
Facebook	65%
Pinterest	24%
Instagram	23%
Twitter	23%
LinkedIn	12%

Where share content	%
Facebook	75.5%
Instagram	12.5%
Pinterest	5%
LinkedIn	3.5%
Google+	3.5%

Visualize
Photos
Pinterest · Instagram

Describe
Twitter



Association Marketing
Celebrities & Athlete interaction

45% don't find marketing content compelling enough to share

Bombarded with 5,000 marketing messages per day

Learn to just ignore ads (dead weight), but...
64% respond positively to useful content
64% respond to tailored cultural content
31% respond if content teaches them something
31% more likely to engage is content not salesy
41% abandon content is too long
60% share content if thought provoking/intelligent
70% share content if it makes them laugh

Authentic

Honest
Clear value propositions
84% trust word of mouth
68% trust online consumer opinions

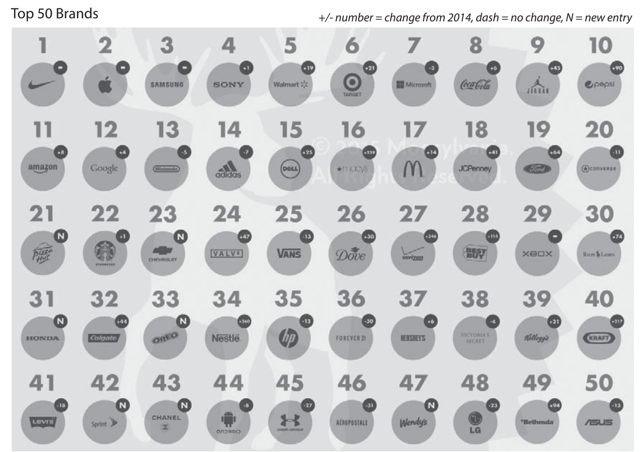
Transparent
Ads should not tell them what to do
Feel hit over the head with ads

Credible
Want to feel part of the process
Have an "exchange" of information

5 out of 6 connect with companies via social media, but expect experience to be reciprocal (discounts/perks, service, etc)

Top 50 Brands

+/- number = change from 2014, dash = no change, N = new entry



2015 Moosylvania Brand Report

INDIVIDUALISM

Problem Solving
Hungry for information
Information over raw data

Design Thinking
78% influenced by innovation

Empathy
??

Gratification
"Want what they want, when they want it."

CONSUMPTION

2008 recession shifted to price from brand

Branding

Strong brand loyalty Brand	Percent
Mobile phone provider	59%
Clothing/shoes/accessories	56%
Health & beauty	39%
Packaged goods	37%
Auto	36%
Financial services	25%

Cross Platform
More media savvy than brand savvy

Loyalty Programs
Deeper discounts
Secret sales
Early access to products

Personalization
Want messages personalized
Something unique to customer

Socially Responsible
30% plan to increase purchases
53% purchase brands with social purpose

Resale
Secondary markets (eBay)

Motivations for second hand	
Economic	75 out of 100
Ecological	65
Treasure hunting	58
Repair	53
Anti-commercial	50

Goal: Master the complexity of the marketplace

93% would rather spend money on experiences rather than things

58% want to "control" the customer experience

What matters to millennials	Agree
High quality products	75%
Would recommend	61%
Fits their personality	53%
Socially responsible	40%
Shares similar interests	39%
Says important things	31%

Shopping

Credit
16% do not have a credit card
50% only have a single credit card

Online
Invest in long-term value
Relationships very important

60% feel store and online should be same level experience

"Knowledge Centers"
Brick & Mortar
More than goods & services
Come experience the goods
58% will check store prices against online prices while in the store

216% more influenced if stores have touchscreens
52% are more likely to make impulse purchases
80% recognize sign/trademarks because of color
60% spend more than 1 hr/day looking at retail websites

Retail preferences	Prefer
Drugstores	91%
Consumer electronics	68%
Apparel stores	80%
Department stores	84%
Discount stores	83%

Bargaining

Insider Deals
Secret sales
Small inventory to drive demand

Contests
"Gamify" loyalty
Review products and win
Send in photos and win

Incentives
Frequent buyer programs

Travel
Thrill seeking
Follow celeb recommendations

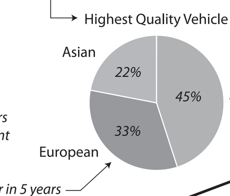
71% expect to work abroad

Destination Type	Gen Y	Gen X	Boomer
Water sports	67	55	46
Wild animal interaction	63	60	48
Nightlife	28	15	6
Booming culture	44	33	27
Featured in movie	20	11	7

Transportation
Prefer to buy American cars
Share car services
Uber, Lyft, +

40% factor in parent's opinions
38% use online car reviews
Highest quality rank higher than looks

Highest Quality Vehicle



Willing to commute twice the distance as boomers
58% feel access to public transportation important
67% do not prefer to work at home
77% believe face-to-face meetings important
59% expect to drive a non-combustion engine car in 5 years

Technology is currency

LEARNING

Find solutions, but do not want to work the equations

August 2015 survey...

Loans will cause me to make sacrifices post graduation	75%
Student loan debt will make it difficult for me to save for retirement	29%
Think I will need to take a job outside my field of study	37%
Live with parents after graduation	37%
Will need to postpone getting married	26%
Will delay having children	31%

Education
1971 tuition avg = $2,505
2014 = $9,139 (in 2014 dollars)

eLearning
Flipped classrooms
Multimedia
45% of all college students take 1+ online course

Higher Ed
Student Loans
54% have at least some college

Feedback
Instantaneous and dynamic

Critical Thinking

Content
Snapshots, not long text
Simplify harder concepts
Use lot's of examples

Visualizations
Very visual
Prefer seeing over reading
Picture (graphic) worth a thousand words

Enquiry-based

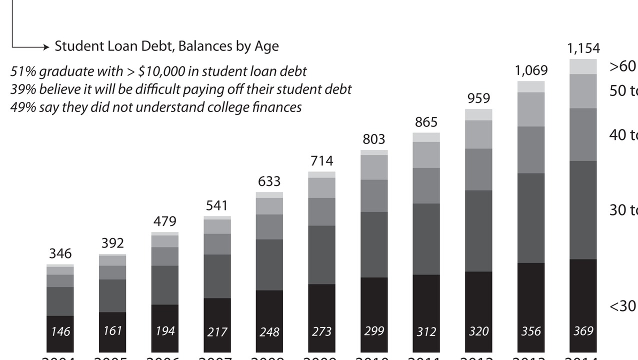
Lifelong Learning
Self-directed
75% would like to have mentor
89% think important to constantly learn

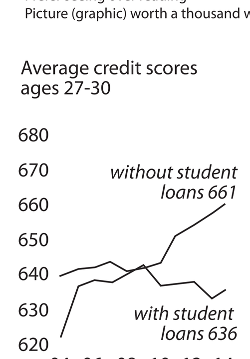
Google/Siri
Answers, not research
Whatever is on 1st results page = fact
Siri/Contana trusted for advice

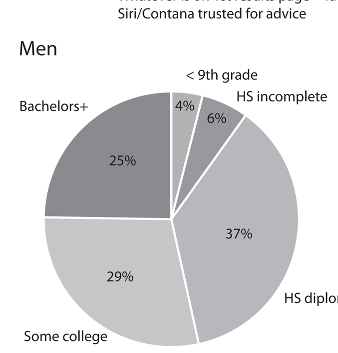
Visual

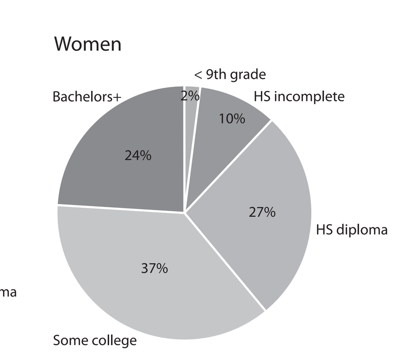
Pattern Recognition
Visual representations of the data
No textbooks or long text
Less linear and more dynamic
Expect technology to aid comprehension
Pragmatic and inductive
Social learners who need interaction

Student Loan Debt, Balances by Age
51% graduate with > $10,000 in student loan debt
39% believe it will be difficult paying off their student debt
49% say they did not understand college finances









Highly developed processing skills

COGNITIVE

Accelerated learning
Speedy decision making
Enhanced creativity
High impact stimulation
Multitasking capable
Insistence on innovation

Difficulty concentrating
Too many choices = anxiety
Fleeting and flitting attention
Don't want to pay dues
Demand frequent feedback

Generation Z is proposed name for next generation

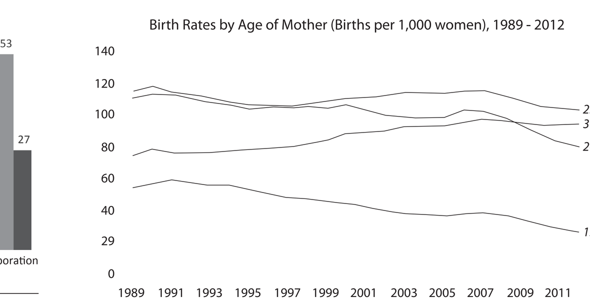
EMOTIONAL

Optimistic
Highly devoted
Less attachment to stuff
Experience over salary
Embrace uniqueness

Social isolation
Self indulgent
Zero privacy
Alone together
Need instant gratification

SATISFACTION

FAMILY
Household CTO



Parents
75% of moms are working
82% willing to relocate for job
Visit job boards average 6 times/week

72% believe they are handier than their parents

Percent of Population Aged 18 - 32 Married	
Millennial	26%
Gen X	36%
Boomer	48%
Traditionalist	65%

Overindulgence
Children influence parent fashion
"Helicopter" parenting
Keep kids on short leash

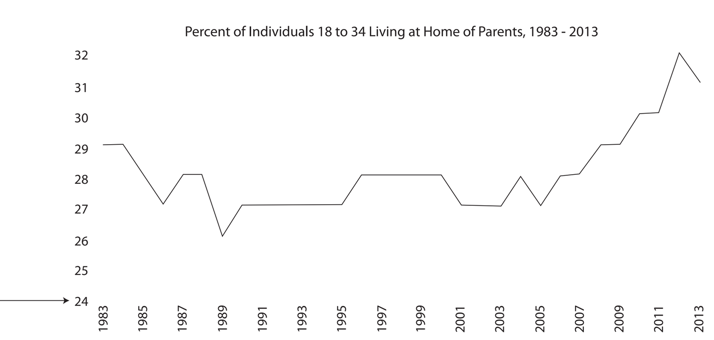
Spending
Children influence household purchases
Moms take daughter's advice on fashion

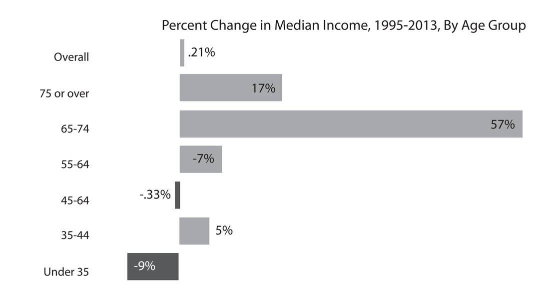
	% influence over parents
Toys	84%
Apparel	74%
Dinner choices	73%
Entertainment	69%
Family vacation	65%
TV	60%
Cell/Mobile	55%
Computer	52%
Home furnishings	32%
Family cars	29%

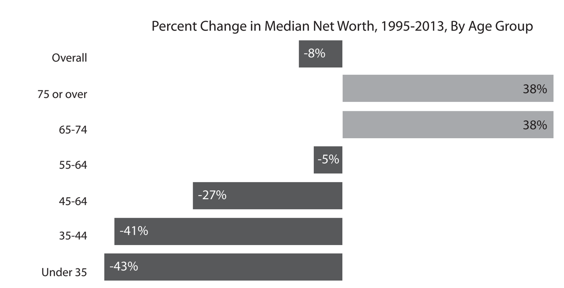
Children
85% list parents as their best friend
50% have divorced parents
51% feel grown up with they get 1st job

Departure
Recession had deep impact
24% have moved back w/parents after living on their own

Parent Care
20% of homes have an extra adult
10% of those contain a parent
20% providing financial support to parents







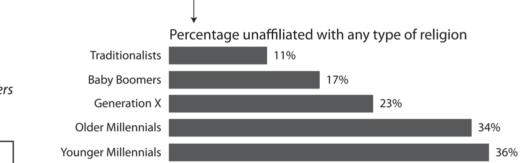
What defines them	Percent
Family	48%
Passions	16%
Religion	12%
Music	11%
Career	7%
Friends	5%
Politics	1%

Rank	What matters most
1	Being honest
2	Living life to the fullest
3	Taking responsibility for own life
4	Respecting their parents
5	Standing up for what they believe in

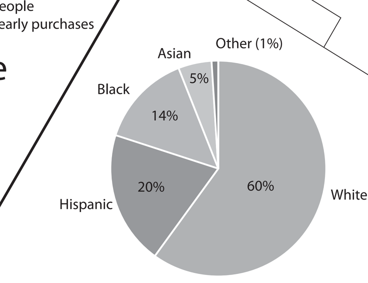
Religion
Least religious generation
71% approve of birth control

2015 Study Abortion acceptable	Percent approve
White evangelical	23%
White mainline	70%
Black protestant	61%
White catholic	60%
Hispanic catholic	53%
Hispanic protestant	32%
Unaffiliated	85%
Other	51%

Believe 66% of churchgoers are hypocritical
46% are tolerant of those with different beliefs
44% believe church seems like an exclusive club
65% believe church is place to find meaningful answers
49% believe they can be themselves at church



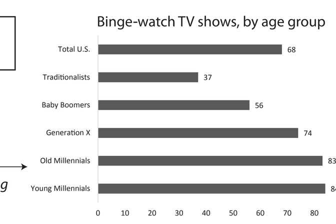
Ethics
1st generation to face designer babies
Define misconduct more loosely
67% report misconduct at work

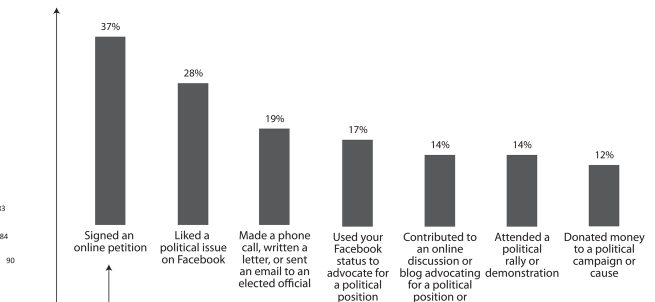


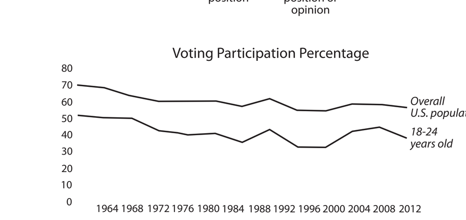
Entertainment
Shared

Gaming
Virtual
Fantasy
51% own dedicated console
44% are female

TV/Film
Streaming
Time-shifted
Binge watching
63% prefer big screen viewing
25% prefer movie theater







Relationships
46% have sexted
Only 5% use apps to protect privacy

Loneliness
Shared living spaces
28% live alone
34% feel lonely due to stress

Affluence
Classes (upper/middle/lower)
64% of affluent are females
44% do not graduate from college

Partnering
50% women > 15 yrs old unmarried
33% women never married
36% of men never married

APPEARANCE

Discount
Want to know getting deal
87% say cost is key driver
55% will use coupons

High End
Artisan
Limited quantities
Personalized

Style
39% have a tattoo

Fashion
Provocative or modest
Emotional

Fame
Reality TV chance to be a star
YouTube (viral) gives 15 minutes of fame
31% think they will be famous

Mobile phone is life's remote control

LIVABILITY

Millennial Unemployment Rates (6/2015)

Age	Blacks	Whites	Latinos
16-19	31.5%	16.1%	19.5%
20-24	16.6	8.5	10.3
25-34	10.8	4.5	6.7

Millennials versus HR Views

Describer	GenY	HR	Diff
People Savvy	65	14	-51
Tech Savvy	35	86	+51
Loyal to Employers	82	1	-81
Fun Loving	14	39	+25
Hard working	86	11	-75

53% hiring managers say difficult to retain employees
58% millennials expect to leave job in 3 years
55% hiring managers prioritize hard skills over personality
60% say their employers expect them to be accessible after hours
70% work up to 20 more hours per week outside the office
73% do not expect employer to provide them a smart device

65% would rather be happy and make $40K versus making $100K and being bored

Leadership
Men expect vision and charisma
Women expect employee well-being and social impact

27% (both sexes) rated their leadership skills as strong
59% hope to become the senior most executive in the firm
77% expect leaders to have a sense of purpose

80% prefer on the spot recognition to traditional performance reviews

Networks
Debriefings
Decentralized

Feedback
Formal & informal
Project management

Workplace
10-14 jobs by 38 years old

By 2018, will be 50% of workforce
By 2030, will be 75% of workforce

Entrepreneurship
70% aspire to start a business
30% start business in college
35% have started a side business

Corporate
Social recruiting
Want career development

40% feel guilty taking time off
34% work every day of vacation
93% so ok to work during off hours
66% text about work with boss
80% think flexible hours are important

News
Online
Print going away

Instantaneous
Empowered (health) patients
Watch events unfolding
Everything sensationalized

Social

Of every 100 rapes ...
40 get reported to police
10 lead to arrest
8 get prosecuted
4 lead to felony conviction
3 will spend 1+ day in prison
... 97 walk free

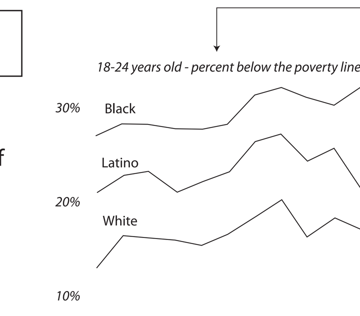
Legal
Violence against women

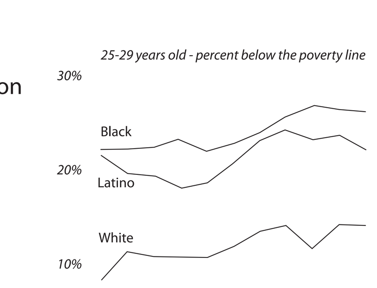
Politics
66% voted for Obama in 2008
61% oppose entitlement cuts

Percent identifying as Political Independent	
Millennial	50%
Gen X	39%
Boomer	37%
Traditionalist	32%

Civic
Neighborhood associations
Local elections

Social Responsibility
75% gave financial gift in 2011
52% would be interested in monthly giving
70% have purchased product that supports a cause





Health

Genetics
DNA monitoring
Gene editing
75% want to know their DNA

Individualized
Affordable care
Personalized treatments
5.7 million covered by Obamacare

44% use personalized recommendations
23% follow health news that interests them
70% want to schedule appointments online
64% want to review medical tests online
43% want a smartphone app from doctor

Food

Local
Organic
Will spend more for quality

Pre-Made
Prepared in store
Takeout
Want visuals on menus

40% order something different at each restaurant visit
80% want to know how their food is grown
30% eat food that is certified organic
Households under 35 = 24% of all restaurant spending
Eats out 3.4 times per week (2.8 overall average)
60% eat fast food once a week or more
60% would pay more for great food over great service
62% would rather go out to eat than eat gourmet meal at home

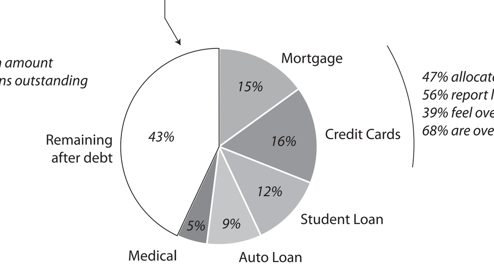
Finance
11% under 35 own stocks (16.8% overall)

90% not confident about retirement savings
29% save nothing for retirement
27% never visit a bank branch

Money
23% have a 401K
16% have mutual funds
65% have a savings account

Economy
Student Loans
Purpose driven

37 million have student loans
27% loan delinquency rate
$23,200 - average student loan amount
$1,011,654,459,649 in total loans outstanding



47% allocate more than half paycheck to debt
56% report living paycheck to paycheck
39% feel overwhelmed by their current debt
68% are overwhelmed by financial pressures

Housing

56% think tech more important than curb appeal
43% turn living rooms into home theaters
42% would rather have home automation than new kitchen
43% want to live in a unique home

94% begin home search online
50% will ask for parent help with down payment
7% median down payment amount for first home
45% not sure if they will qualify for mortgage
66% unaware of what closing costs are
54% say student debt biggest obstacle to home ownership
72% believe owning a home part of achieving American dream

93% of renters (18-34) plan on buying home
This is largest %age of any age group
Will spend $2 trillion on homes in next 5 years

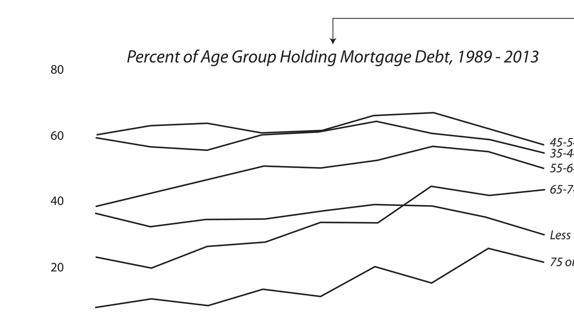
Home Buying
33% purchased home in 2014
64% "affluents" own home
68% seek friends input

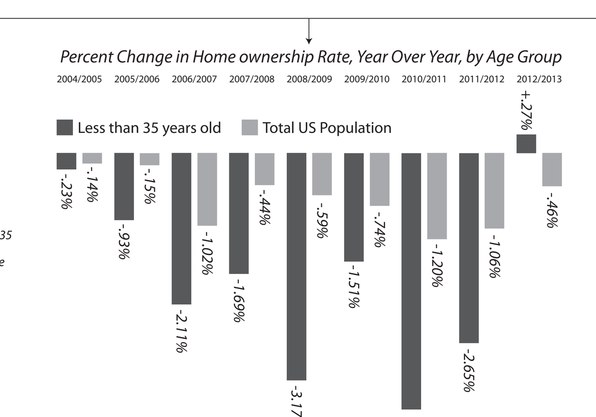
(First Time) Home Buying
Anticipate regret
Dissonance (early apprehension)
Attribution judgements

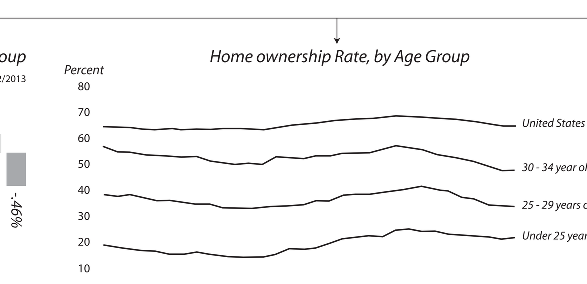
Single Person
Divorced
Never married
Interested in micro-housing

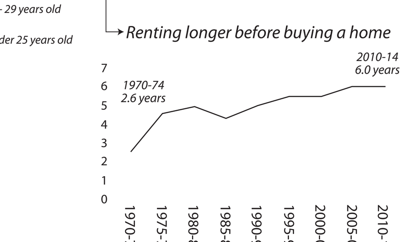
Multiple Person
18.1% in multi generational homes

2014 Federal Reserve study
2014 U.S. Census Bureau report







< 1 in 5 households married with children
48% of households are married couples
13% have a single mom; 5% have single dad
1980 = avg 1,740 sq feet; 2014 = 2,657 sq feet
20% have a three car garage
50% have 3 bedrooms; 40% have 4 bedrooms

Renting longer before buying a home