rain the growth agency

2026 Consumer Landscape

Brand & Communications Strategy

August 2026

Overview

Objective

The goal of this research is to establish a current, cross-generational understanding of how U.S. consumers are navigating current economic and cultural pressures in 2026:

Examining how today's landscape is shaping spending behavior, redefining value, and reshaping perspectives on health and aging, with deeper insight into the evolving 55+ consumer.

Contents

ONLINE QUANTITATIVE STUDY

Research Methodology

Fielding Dates: 5/18/26 – 5/22/26

National U.S. Sample (N=1,750)

- **Gen Pop Sample – ages 18-54 (N=1,000)**
  - Even distribution across 4 age groups (N=250 across 18-24, 25-34, 35-44, 45-54)
- **Senior Sample – ages 55+ (N=750)**
  - Even distribution across 3 age groups (N=250 across 55-64, 65-74, 75+)
- **Quotas:**
  - Approx. even distribution across gender
  - Approx. Nat Rep distribution across HHI, education, and race/ethnicity

	Gen Z	Millennials	Gen X	Boomers
N	361	429	383	517

2026 is a story about people trying to stay sane, hopeful and in control in a world that keeps turning up the volume.

Macro Sentiment & Outlook

In an uncertain economy, consumers are **spending with more intention**; shaping how they engage with brands and technology alike.

Aging Outlook

Aging is increasingly about **capability, independence and identity** rather than life-stage alone.

Health & Wellness

Consumers are increasingly leaning into their health and wellness routines, **using them as armor** in an uncertain environment.

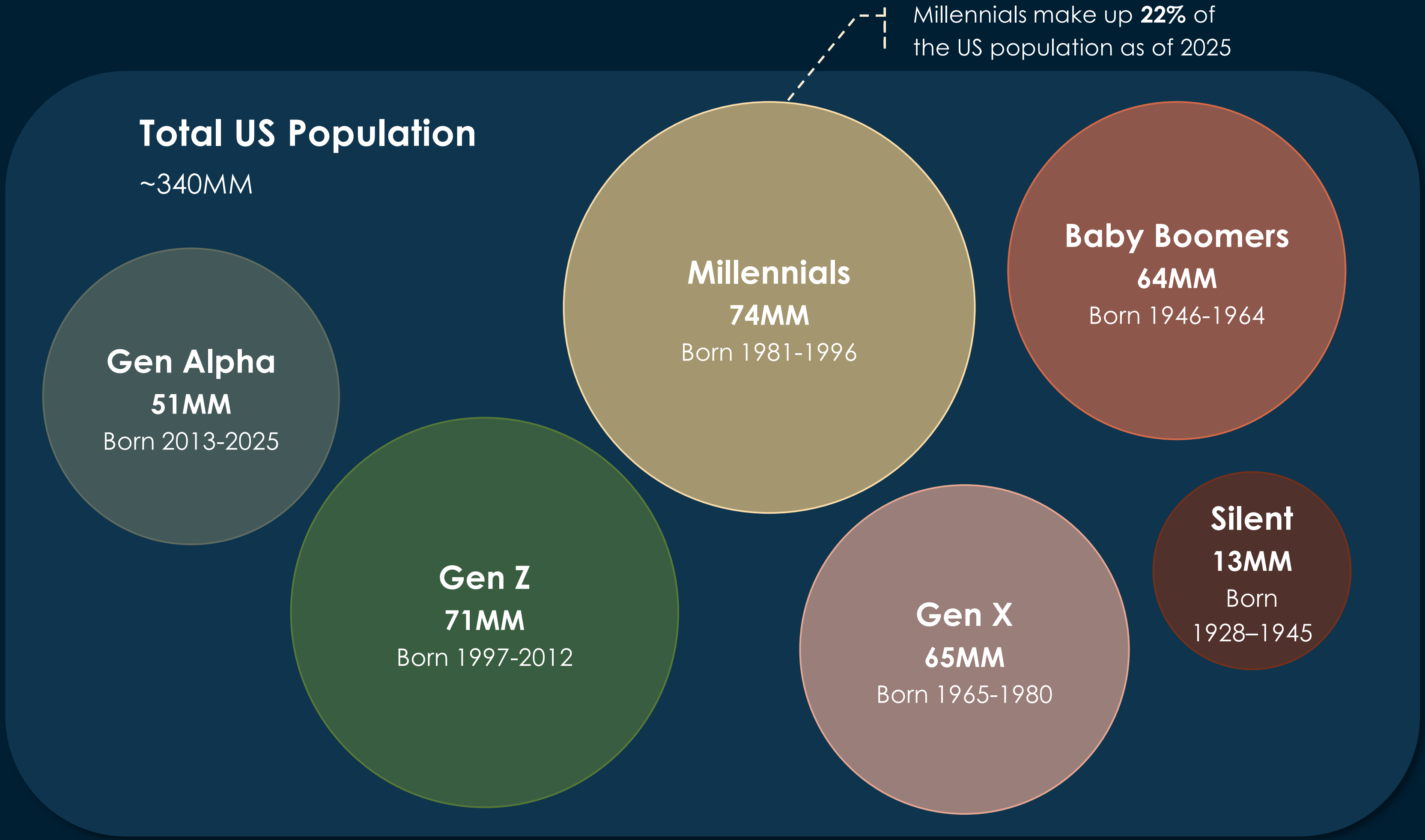
Macro Sentiment & Outlook

Consumers are navigating a breakdown in trust, clarity and control

- **Today, 7 in 10 Americans report being hesitant to trust people who think differently**, relying more on their own judgment, close networks, and personal priorities to navigate decisions.
- At the same time, **trust in institutions remains low and stagnant** in the U.S.
- When the external environment feels unpredictable, decision-making has become **more deliberate, more self-directed, and more focused on what feels controllable**.

2026 Edelman Trust Barometer

Millennials are now America's largest generation — finally surpassing Boomers and followed closely by Gen Z



Source: U.S. Census Bureau, National Population by Characteristics: 2020–2024

Economic optimism remains relatively low in 2026, with Gen Z the least optimistic across every measure; While Millennials are just as optimistic about their personal finances as Boomers

	Gen Z (N=361)	Millennials (N=429)	Gen X (N=383)	Boomers (N=517)
The U.S. Economy	20%	**31%**^{Z}	**27%**^{Z}	**30%**^{Z}
Health Insurance	29%	**38%**^{ZX}	30%	**42%**^{ZX}
Your personal finances	37%	**49%**^{ZX}	36%	**50%**^{ZX}
Your retirement security	26%	**36%**^{Z}	**34%**^{Z}	**47%**^{ZMX}

% Optimistic (Top 2 box)

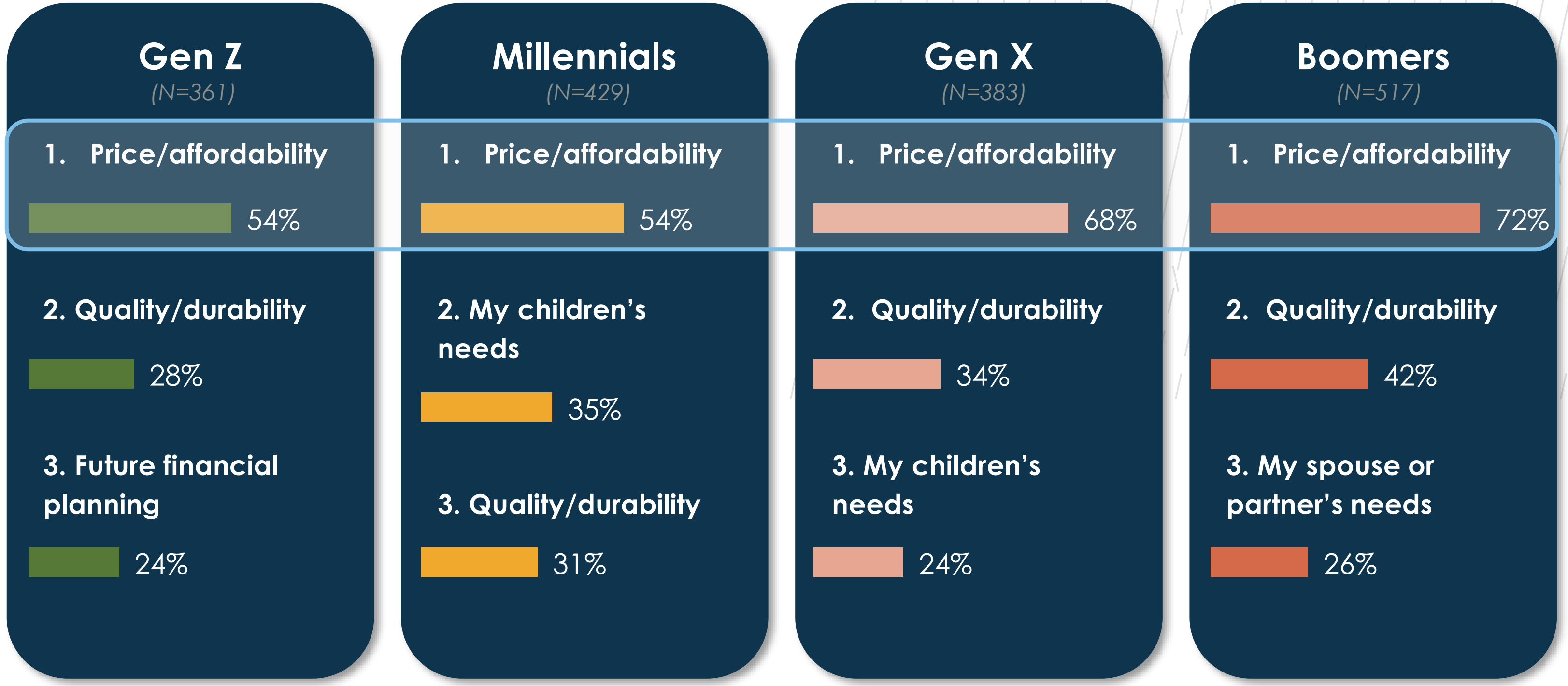
15% 25% 35% 45% 55%

Q4. Thinking about the next 12 months, please indicate your general outlook for each of the following.
Scale: 1–5 where 5="Very Optimistic"; Top 2 Box = 4+5
Note: Letters indicate statistically significant differences across generation at a 95% confidence level; Z= Gen Z, M=Millennials, X= Gen X, B=Boomer, S=Silent

Price/affordability is a universal purchase driver for consumers right now

- **Price and quality anchor purchase decisions universally.**
  - Boomers have the strongest alignment, with 72% citing price and 42% citing quality, the highest of any generation.
- **Household influences quietly drive purchase decisions:**
  - Over a third of Millennials and nearly a quarter of Gen X rank **children's needs** in their top 3.
  - While over a quarter of Boomers rank their **partner's needs** in their top 3.

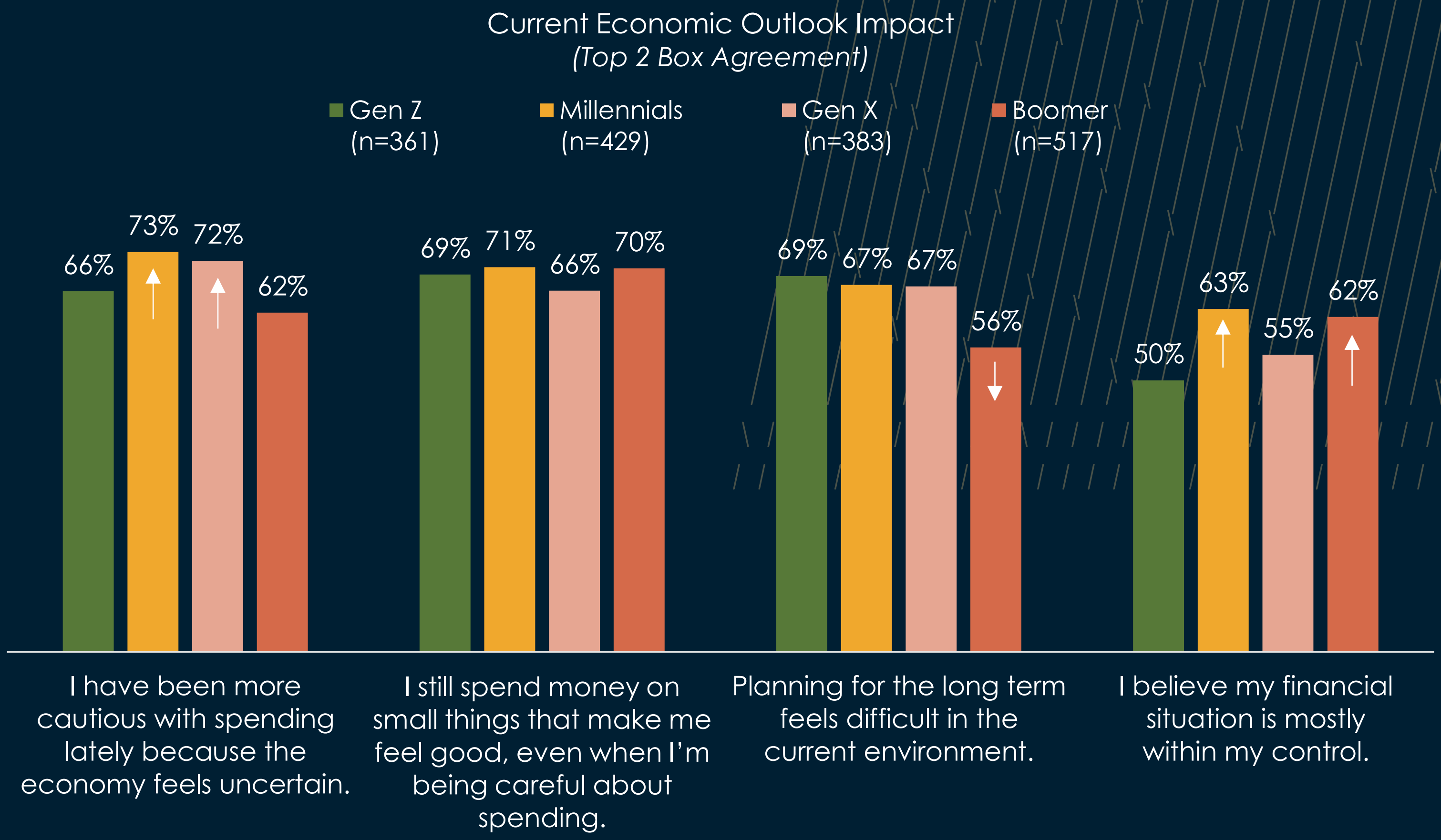
Top 3 Influences on Current Purchase Decisions
(% Selecting in top 3)



Q Which of the following factors have the strongest influence on your purchasing decisions today? (Please select the top 3.)

Nearly 7 in 10 consumers are more cautious with spending, and just as many say they still spend on what matters

- Across every generation, consumers are pulling back broadly while protecting the purchases that have an **emotional ROI.**
- **Gen Z and Gen X show the sharpest tension**: the least likely to feel in control of their finances yet treating themselves at nearly the same rate as Boomers.



Q: Please indicate how much you agree with the following statements about the current environment; Scale: 1–5 where 5="Strongly agree"
↑↓ Arrows indicate statistically significant differences vs. other generations at a 95% confidence level.

We have reached a tipping point of "AI Slop", the synthetic content filling feeds and eroding consumer trust in what's real

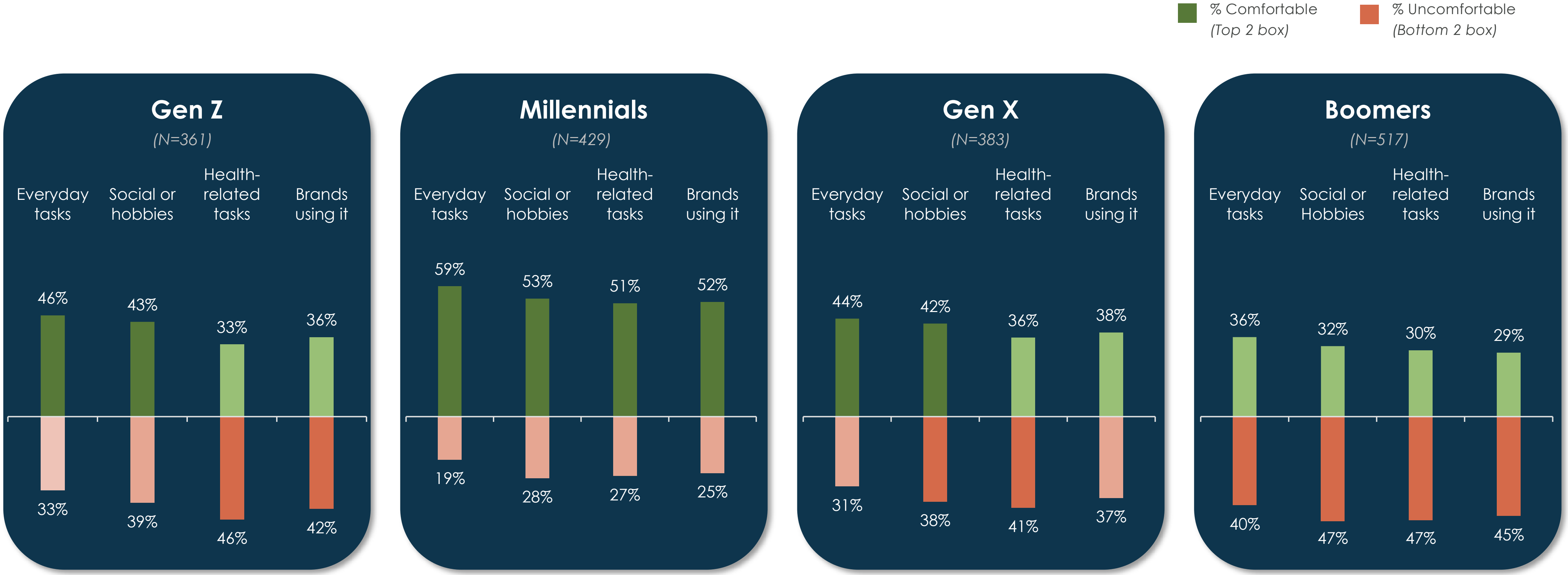
The trust gap is measurable. 41% of consumers say they expect AI-generated content to be disclosed, but **only 14% believe it *actually* is.**

- **Gen Z is pushing back:** 57% of Gen Z non-users say they are not open to adopting AI, nearly double the rate of Boomers, reflecting deeper reservations about authenticity and trust.

- **Millennials tell a different story:** 4 in 5 report using AI tools, and they are using it as a helper, for daily planning and organization, making them the most AI-engaged generation.

How today's consumers are spending their time and money - McKinsey
2026 Lookahead: What Trends to Expect in Brand Marketing – Morning Consult
AI Consumer Trends 2026: Why Generational AI Adoption Isn't What You Think - Numerator

AI comfort varies by generation and use case — Millennials lead across the board, but health-related tasks face the most resistance universally



Everyday tasks
Schedules, reminders, travel or financial planning

Social/Hobbies
Companionship, conversation, learning new skills

Health-related
Healthcare management, medical guidance, health monitoring

Brands using it
AI-generated imagery in ads, customer service support

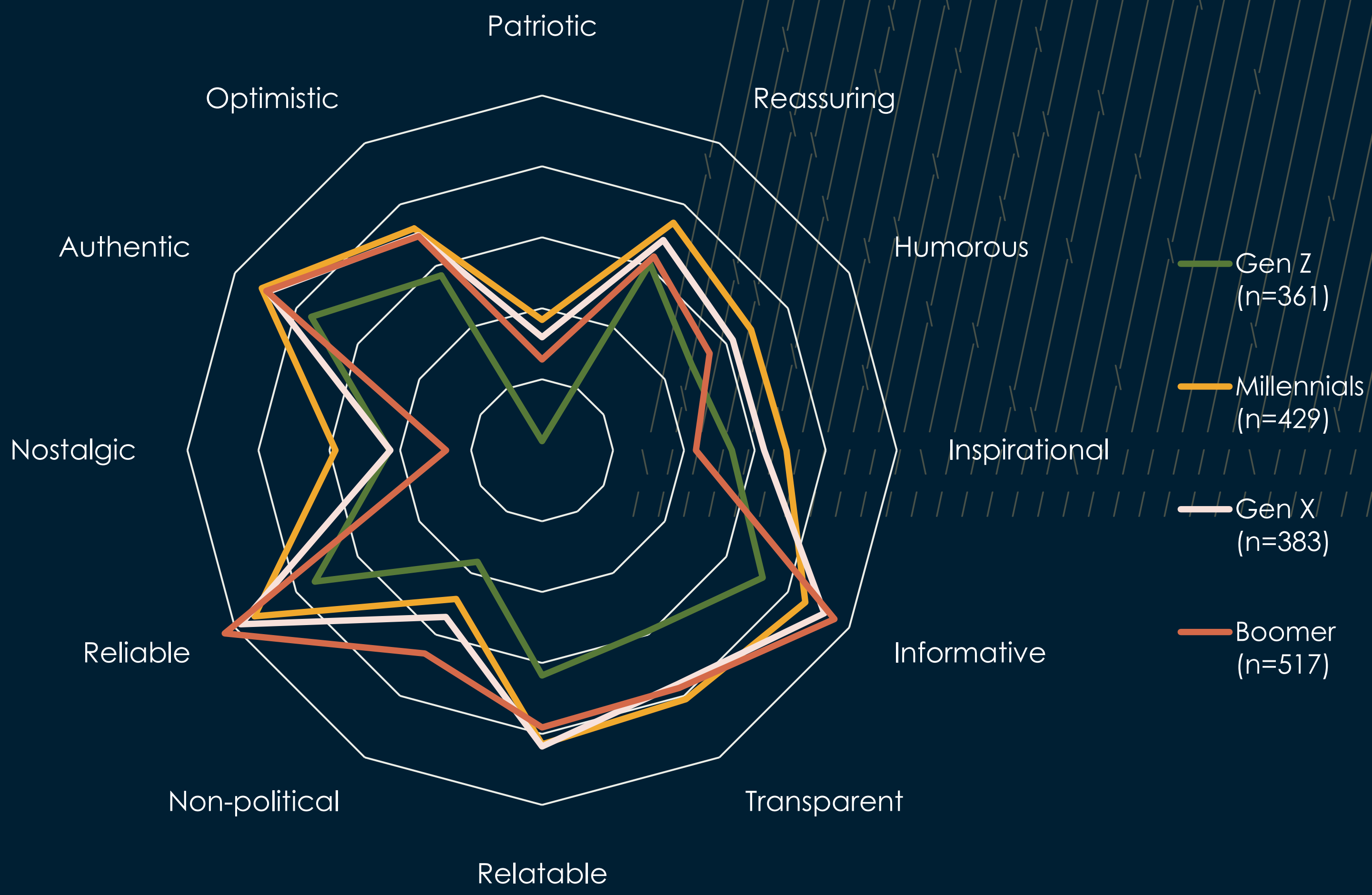
Q: Please indicate how comfortable you are with AI (artificial intelligence) being used in the each of the following ways. Scale: 1–5 where 5="Very comfortable" and 1="Very uncomfortable".

When trust is uncertain, consumers gravitate toward brands that feel dependable and real

Reliable, Informative, and Authentic rank as the top three appealing brand tone attributes across all generations

- **Millennials** over-index significantly on Nostalgic (64%, sig. higher than all other cohorts).
- **Gen Z** pulls back hardest from Patriotic (36%, the lowest of any cohort).
- **Boomers** lead on Non-political (68%, sig. higher than Gen Z, Millennials, and Gen X).

% Finding each attribute appealing in today's environment
(Top 2 Box)



Q: The following is a list of attributes that may describe how brands come across in advertising. For each, please indicate how appealing you find this in today's environment.
Scale: 1–5 where 5="Very appealing"; Top 2 Box = 4+5
**Note – sample size is small and results should be taken directionally.*

Aging Outlook

What matters most for health and quality of life shifts significantly across generations

Gen Z

Mental & physical health in tandem.

- *"…staying mentally strong, because a clear and calm mind makes every part of life easier to handle…."*
- *"Maintaining good physical and mental health matters most to me because it allows me to enjoy life…"*

Economic anxiety threatens their future.

- *"Having enough money to have multiple children and be able to manage insurance and healthcare costs."*
- *"Affordable healthcare because there is no point if I'll be in debt for the rest of my life"*

Millennials

Health is motivated by parenthood.

- *"Being healthy for my kids. Being able to be around for a long time"*
- *"My health and fitness so I am able to keep up with my kids"*

Independence as identity.

- *"Staying independent matters most so I can always choose my own adventures, pursue passions, and never become a burden to the people I love."*

Retirement anxiety on the horizon.

- *"I look at the future and am concerned about the ability to retire at a decent age where I'm capable of enjoying life…"*

Gen X

Financial survival dominates.

- *"I want to make sure I stay healthy but also that I have enough money saved so if I get sick or need long-term care, I can afford it."*

Maintaining mobility and function.

- *"the physical and cognitive ability to move, think, and care for myself without relying on others"*
- *"That I stay mobile because no one is going to take care of me."*

Don't become a burden.

- *"Being able to care for myself and not be a burden."*
- *'That my kids don't have to care for me if I can't do things for myself"*

Boomers

Aging in place.

- *"Being able to take care of myself and live in my home for a very long time."*
- *"I am concerned that I may become a burden to my family"*
- *"Maintaining my independence, abilities and lifestyle"*

Healthcare system anxiety.

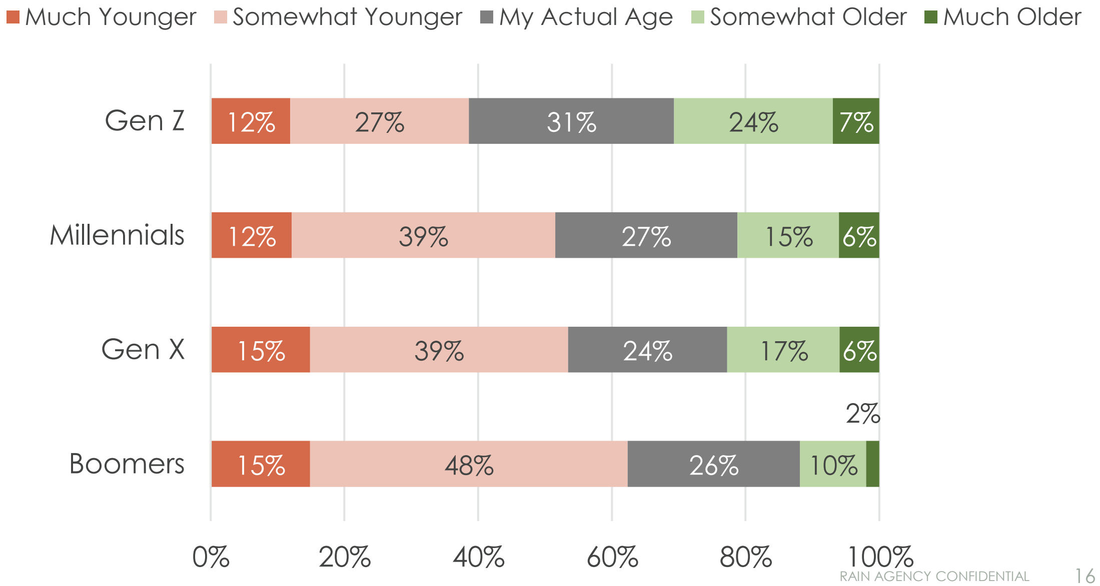
- *"Having access to quality healthcare"*
- *"I think about the rising costs of healthcare and how a catastrophic illness could wipe me out financially as I age."*
- *"Having insurance and enough funds to cover what insurance does not cover"*

Q8. As you think about your health and quality of life in the years ahead, what is one thing that matters most to you, and why?

Feeling younger – not being younger – defines aging today

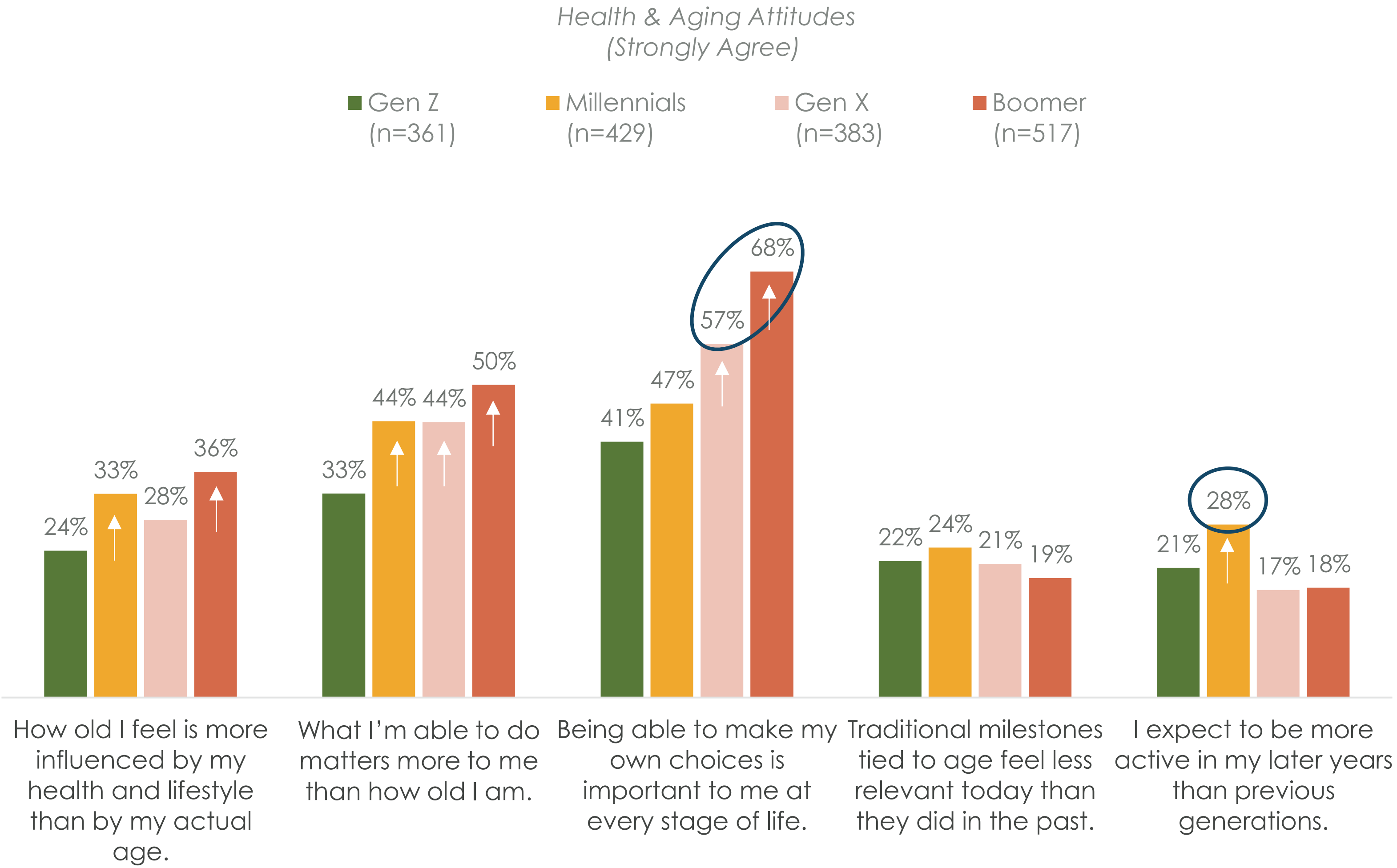
- A majority of Gen X and Boomers feel younger than their actual age, **suggesting aging is increasingly an identity construct**, not a chronological one.
- Meanwhile, **younger cohorts are absorbing stress and pressure earlier**, accelerating a sense of "feeling older."

Q: Compared to your actual age, how old do you generally feel?



Consumers aren't rejecting aging - they're redefining it as control, independence, and capability on their own terms.

- **Desire for control and independence deepen with age**
  - The goal isn't necessarily doing more - it's retaining independence while doing what matters
- **Lifestyle defines how old people feel**
  - Aging is increasingly "self-managed" through behavior, not inevitable decline
- **Younger generations are less anchored in aging mindsets (for now)**
  - Aging feels abstract or less immediate for younger cohorts



Q: Please indicate how much you agree with the following statements about health and aging.
↑↓ Arrows indicate statistically significant differences vs. other generations at a 95% confidence level.

Aging priorities converge around independence, financial security, and mental / physical wellness, intensifying with age but remaining consistently important

- While each generation expresses different life-stage needs, the core definition of **"aging well" is remarkably consistent**: staying independent, mentally sharp, physically capable, and financially secure.

- **Key nuances by age:**
  - **Younger**: growth, identity, forward momentum
  - **Middle**: pressure + balance (financial + health)
  - **Older**: preservation, independence, and security

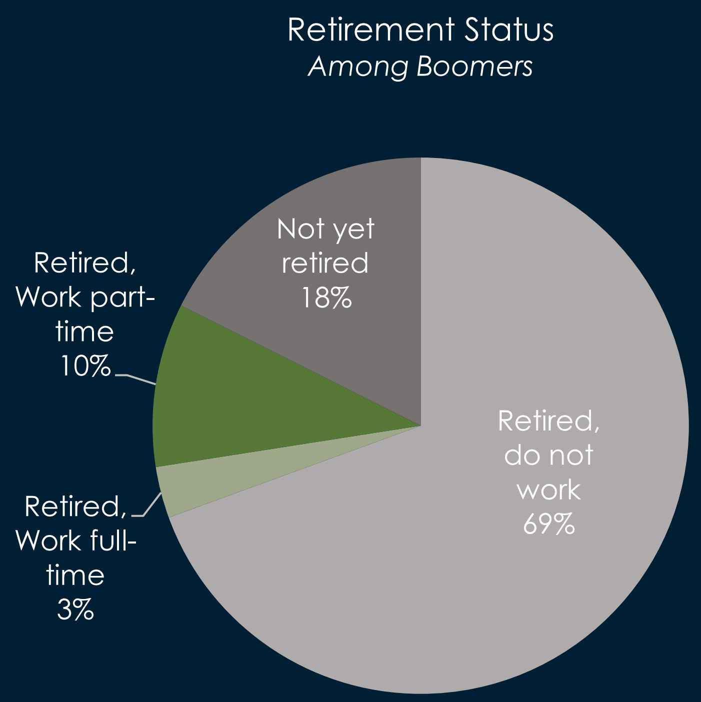
Aging Priorities *(Top 2 Box)*

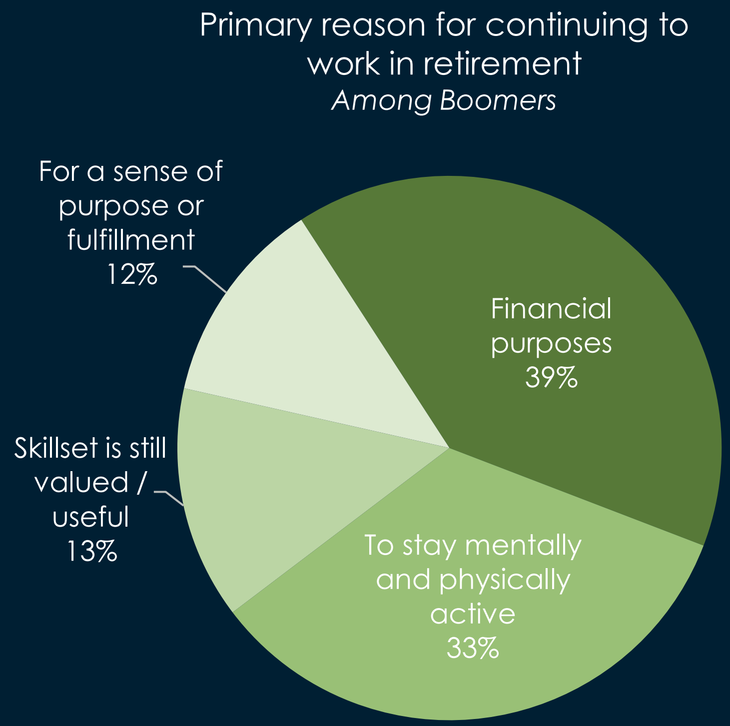
Q: As you think about getting older, how important are each of the following priorities to you? Scale: 1–5 where 5="Extremely important"

Retirement is no longer binary – many stay in the workforce, in some capacity, either driven by financial necessity or lifestyle drivers

- **Nearly one-in-five Boomers are not yet retired** – with around 15% of those who are retired still working in some capacity.

- **Financial needs are the top reason to continue to work in some capacity** – followed closely by the desire to stay physically and mentally active.

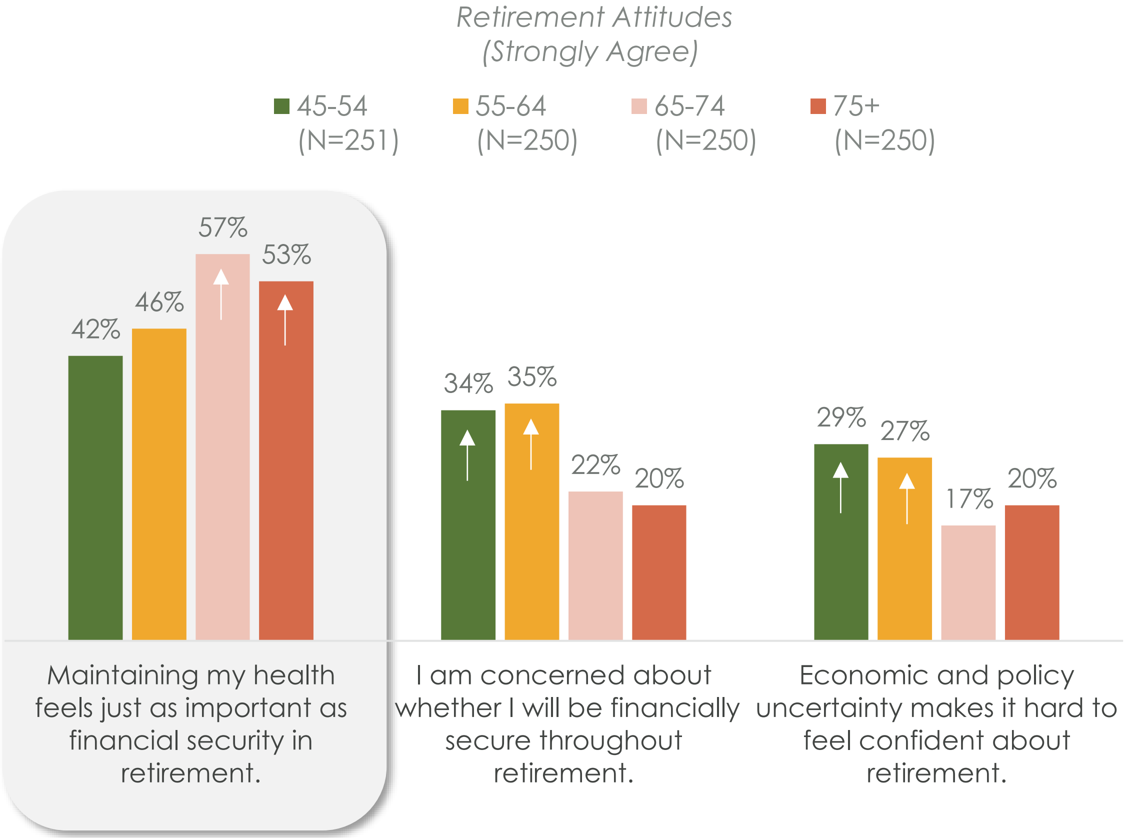




Retirement Status questions asked only among respondents A45+
Q: Are you currently retired?
Q: What is the primary reason you still work even though you are retired?

"I think about the rising costs of healthcare and how a catastrophic illness could wipe me out financially as I age."

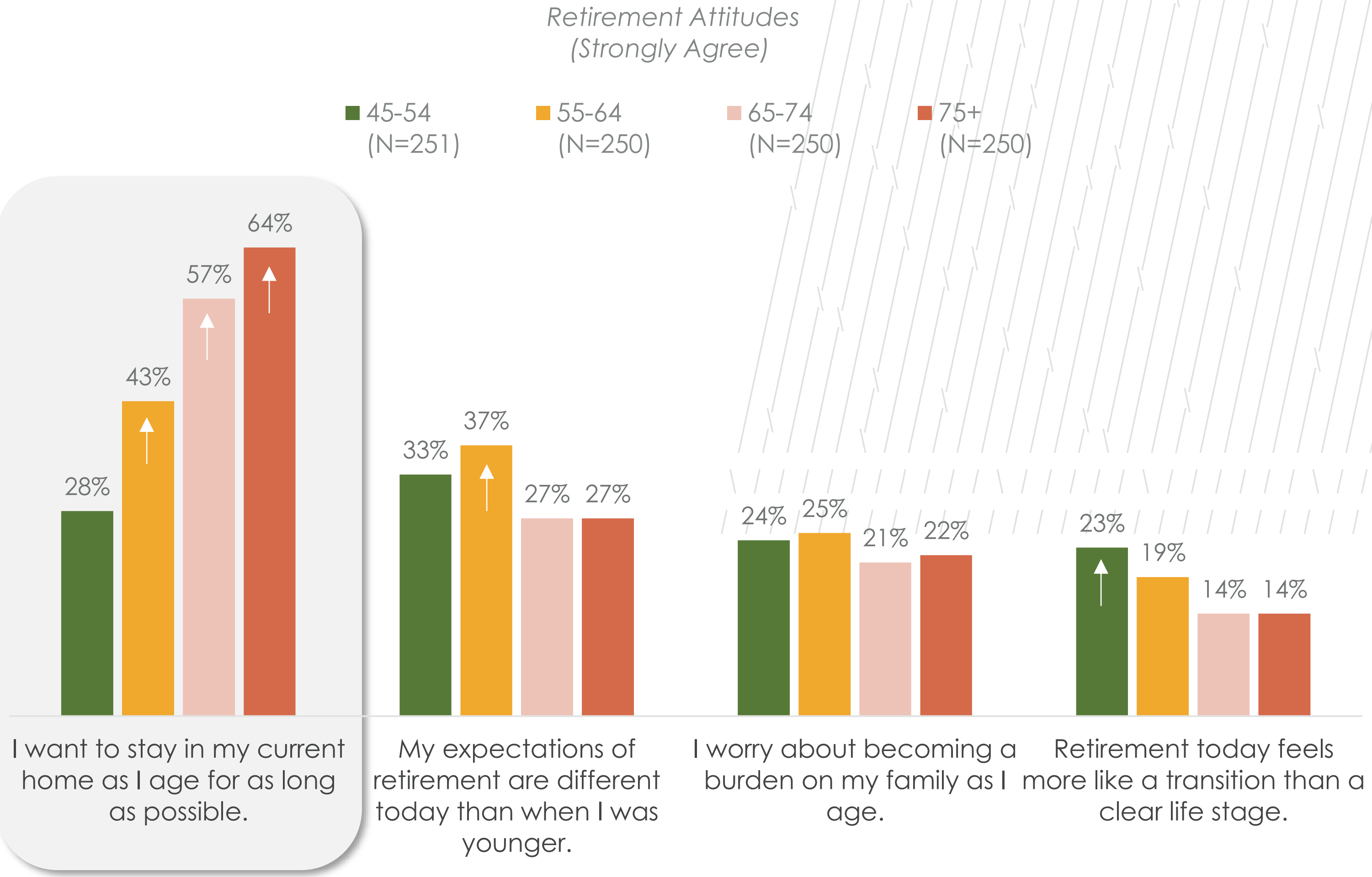
Health and financial security become equally weighted concerns, and are often connected the older we get



Q: Please indicate how much you agree with the following statements about retirement.
↑↓ Arrows indicate statistically significant differences vs. other generations at a 95% confidence level.

Once in retirement, the focus shifts: independence and staying in place become the defining priorities

- **The younger cohorts are most likely to say retirement looks different than they imagined.** A sign they are actively working to define what comes next.
- By 65+, that renegotiation is largely over. Retirement stops feeling like a transition and starts being reality.



Q: Please indicate how much you agree with the following statements about retirement.
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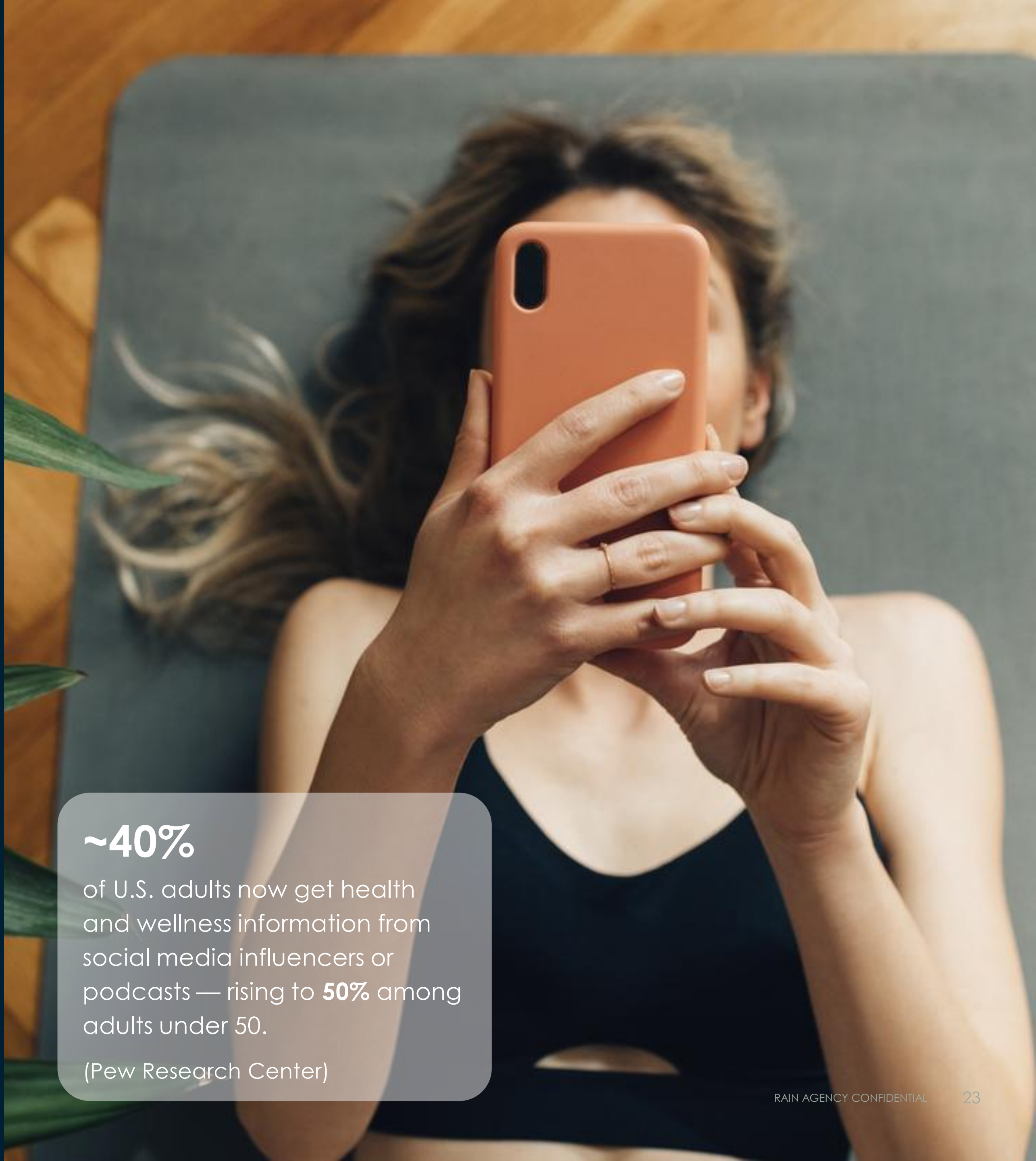
Health & Wellness

The wellness information landscape has changed

With nearly half of Americans reporting they struggle to know which health information is accurate, consumers are increasingly **self-curating their wellness journey.**

Turning to coaches, entrepreneurs, and peer voices alongside, and sometimes *instead* of clinical guidance.



~40%

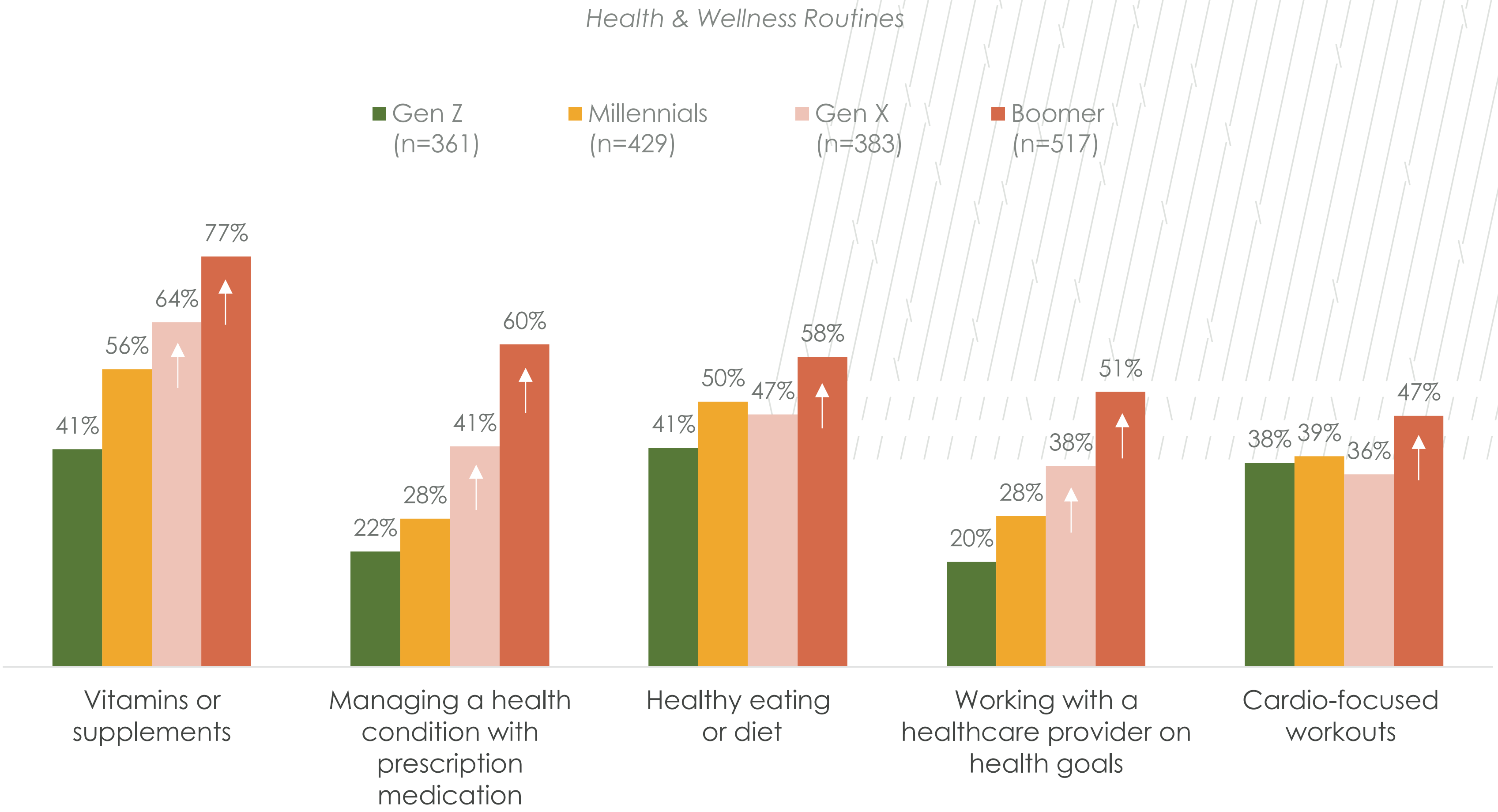
of U.S. adults now get health and wellness information from social media influencers or podcasts — rising to **50%** among adults under 50.

(Pew Research Center)

Pew Research Center, May 2026

Wellness participation is higher among older consumers, while younger consumers lead in optimization and performance-led behaviors

- Participation in foundational wellness behaviors increases steadily with age.
- Younger consumers over-index on a set of more performance and optimization-focused behaviors, including:
  - Fitness apps / wearables
  - sleep tracking
  - Strength training
- However, these behaviors remain lower-incidence overall (~30%), suggesting they are less widely established routines.

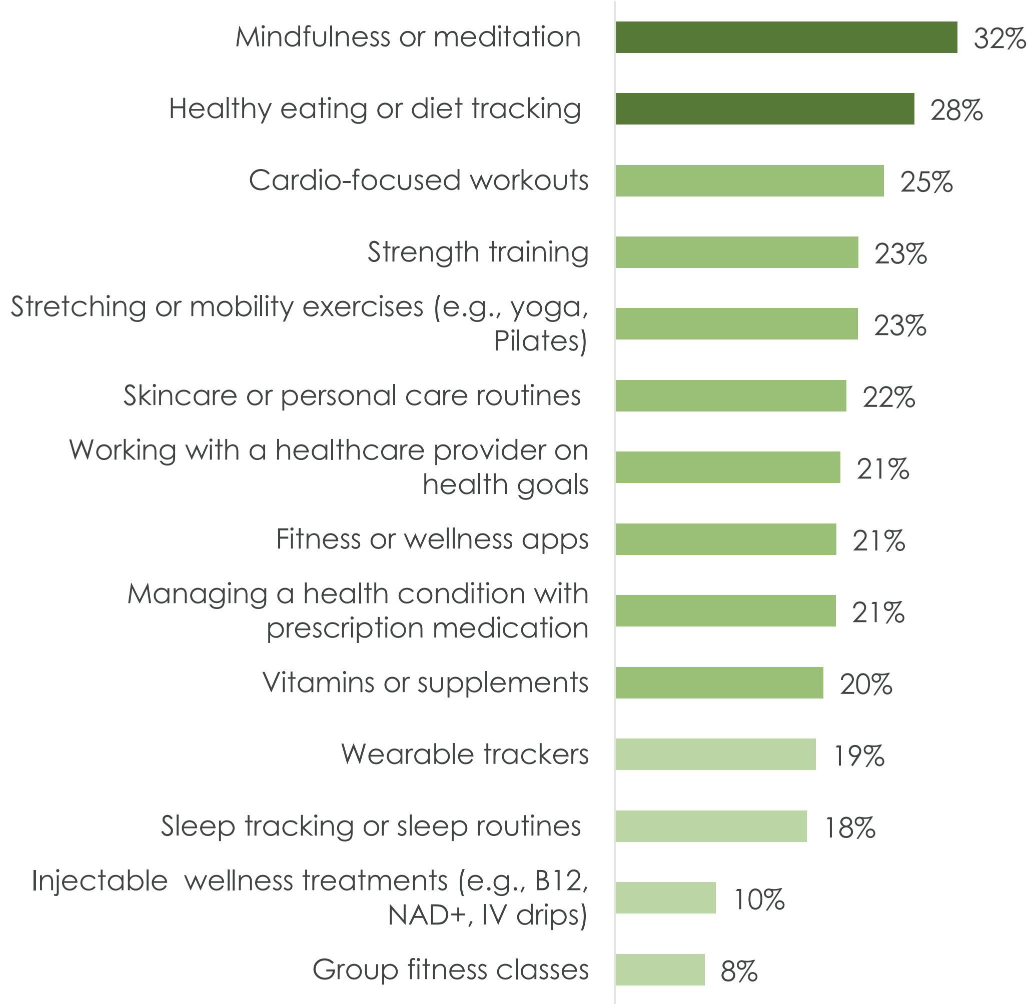


Q: Which of the following activities are part of your current health or wellness routine? (Please select all that apply.)

Consumers are building their wellness armor — doing more across every routine tracked in the past six months

- Mindfulness leads all wellness routines with net 32% doing more, suggesting that **mental grounding is as much a priority** as physical fitness.
- Healthy eating, cardio, strength training, and mobility exercise round out the top five, reflecting routines **tied more to long-term health** and daily functionality.

Q: Compared to six months ago, how has your participation in each of the following health or wellness routines changed? (Net doing more)



**Net doing more = % doing more minus % doing less*

Longevity is the universal motivation, but younger consumers use wellness more actively to manage stress, feel in control, and optimize performance

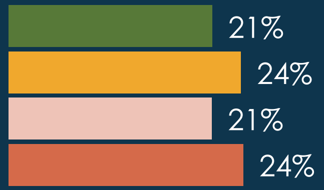
(% Top 2 Box Agreement)

■ Gen Z (n=361) ■ Millennials (n=429) ■ Gen X (n=383) ■ Boomer (n=517)

Long-Term Health

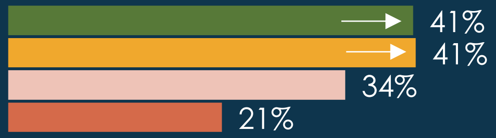
To improve my long-term quality of life

To follow guidance from my doctor or healthcare provider.

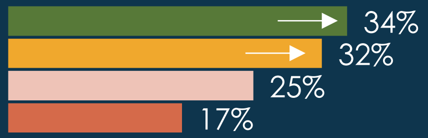


Grounding & Control

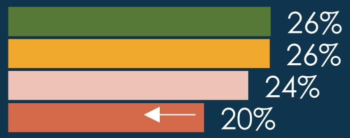
Manage stress or support mental health



To feel more grounded and connected to my body

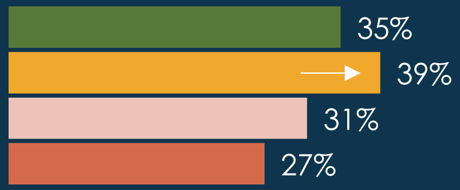


To feel more in control amid uncertainty

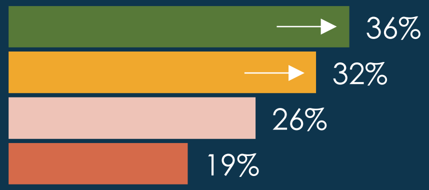


Performance & Appearance

To improve my physical strength



To feel more confident in my appearance



Q: Thinking about the health and wellness routines that are part of your life today, please indicate how much you agree that each of the following is a reason you participate in them. ↑↓ Arrows indicate statistically significant differences vs. other generations at a 95% confidence level.

In a year defined by uncertainty, GLP-1s represents a choice consumers feel they can fully control

GLP-1s have moved into the mainstream, and **they are changing how consumers spend on food and wellness categories.**

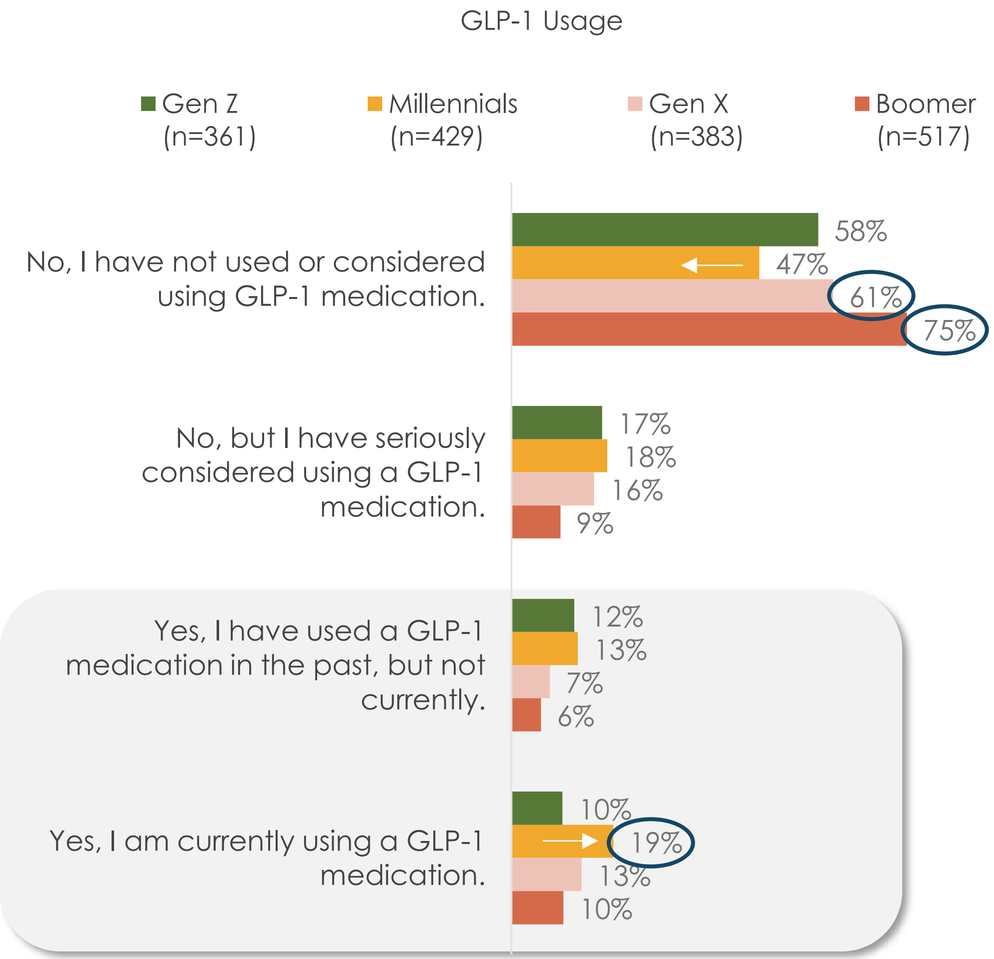
- GLP-1 users are trading up on fitness and wellness products, energy drinks, and beauty products.
- 56% say they eat less overall so they can afford higher-quality food; and half say taste matters more now than before starting medication.

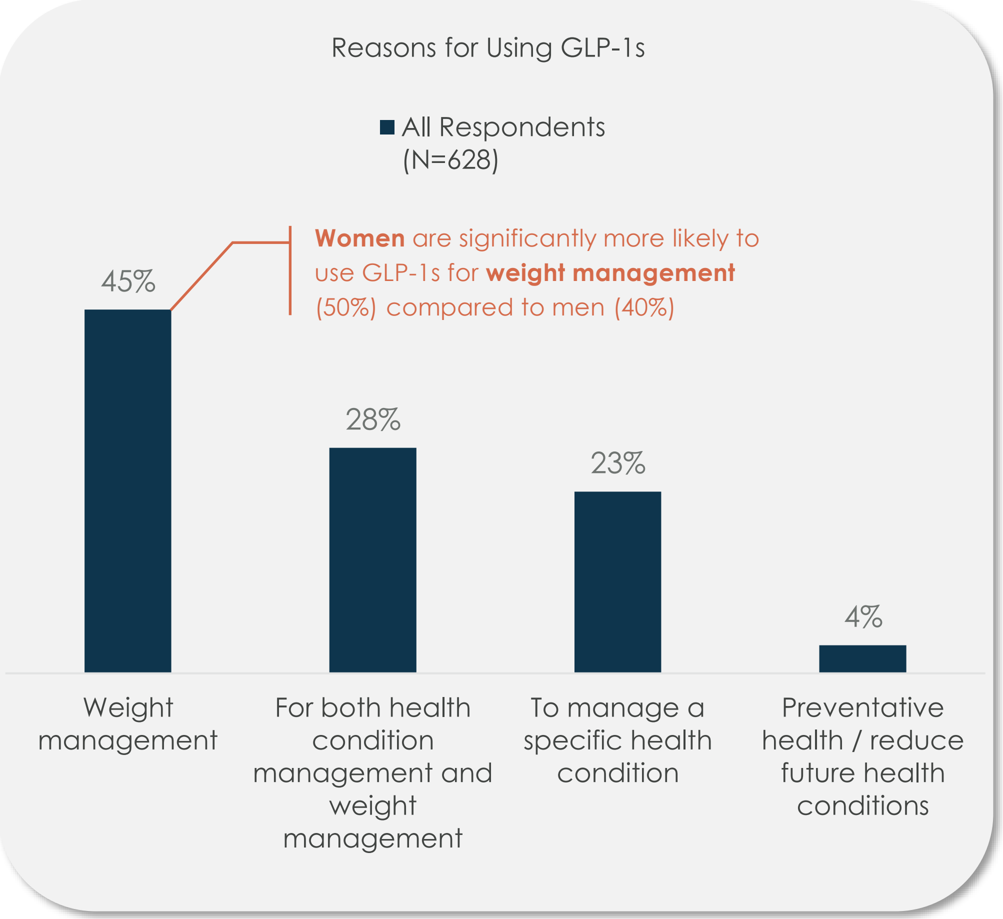
38%
of non-GLP-1 users
say they're interested in products designed for GLP-1 users, signaling a "halo effect".

(Forbes)

Forbes, Dec 2025

Nearly half of Millennials have used or seriously considered a GLP-1; Weight management is the leading use-case across every generation

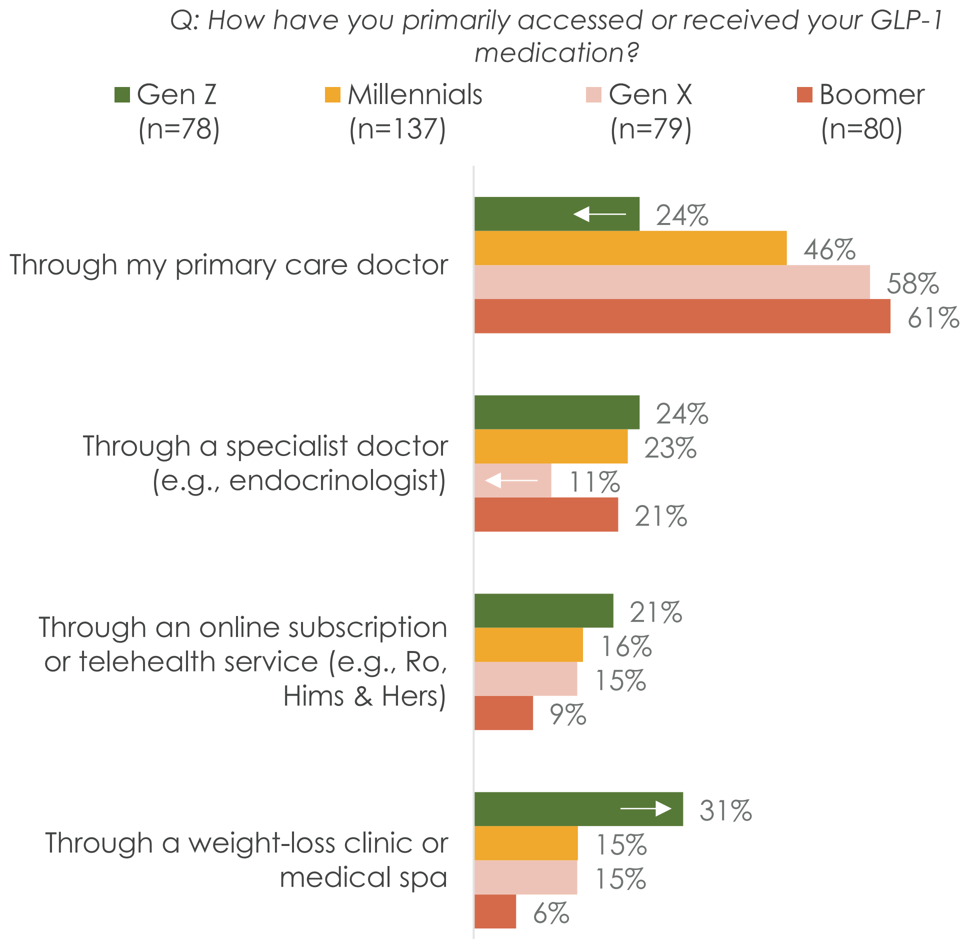




↑↓ *Arrows indicate statistically significant differences vs. other generations at a 95% confidence level.*

GLP-1 USAGE

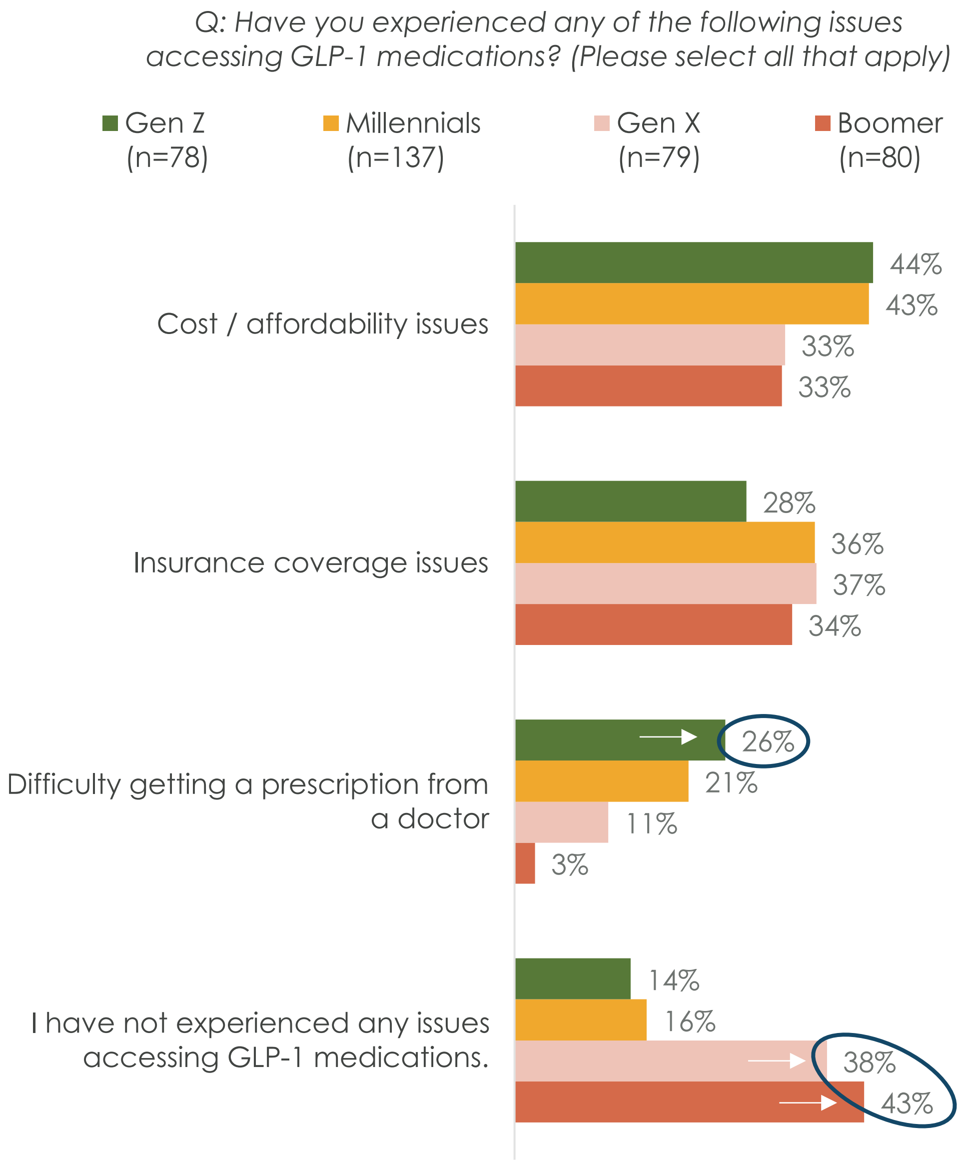
Older generations access GLP-1s through their doctors while younger consumers are navigating a more fragmented path



↑↓ Arrows indicate statistically significant differences vs. other generations at a 95% confidence level.

For those who've used GLP-1s, cost and coverage are the biggest barriers; though older cohorts report the fewest access hurdles

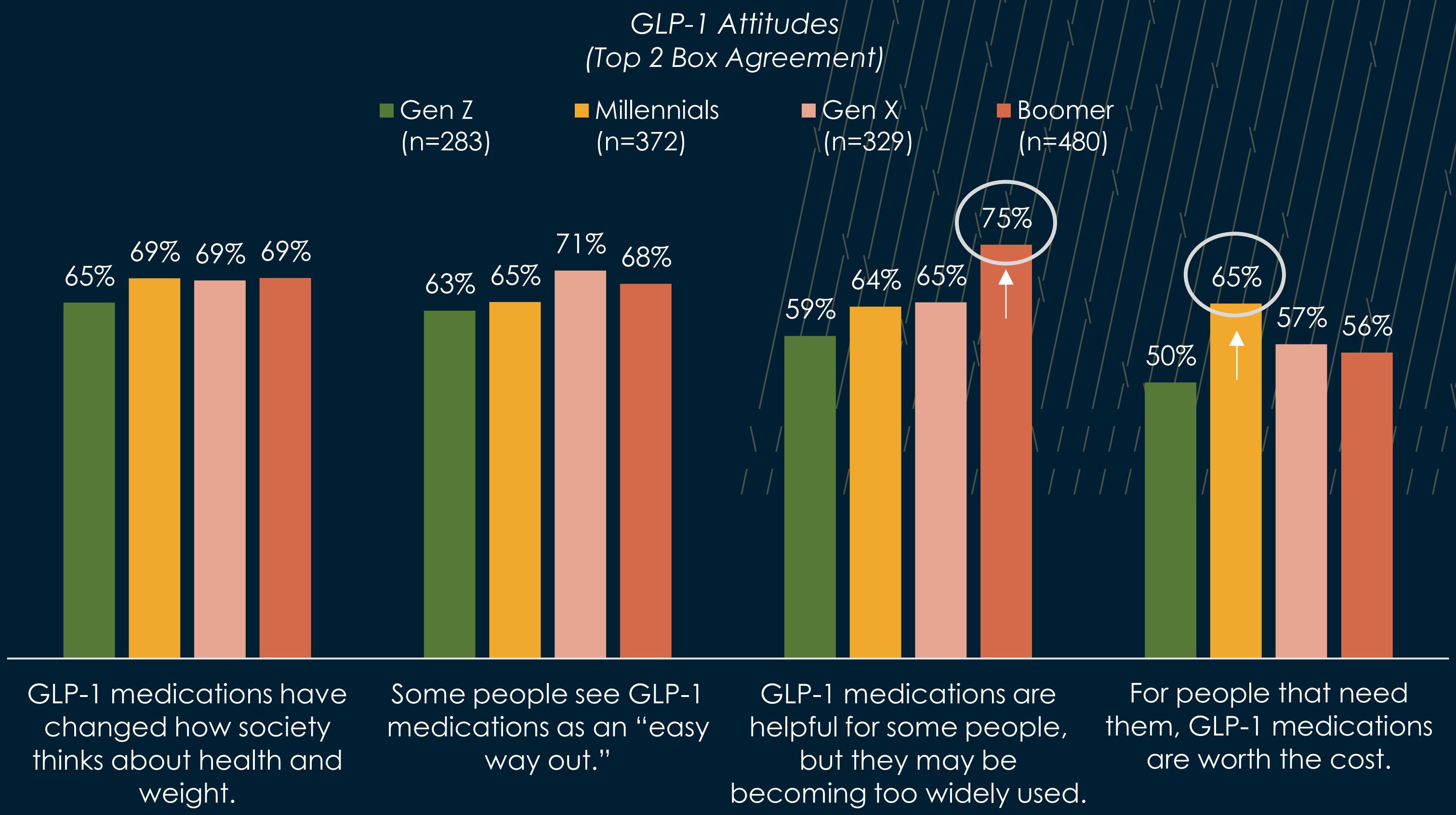
- **Older cohorts report fewer hurdles**, largely explained by heavier reliance on primary care physicians who smooth prescription and insurance navigation.
- Gen Z faces unique friction getting a prescription at all — a barrier that virtually disappears among Boomers.



↑↓ Arrows indicate statistically significant differences vs. other generations at a 95% confidence level.

GLP-1s have reshaped how Americans think about weight, but stigma and overuse concerns haven't gone away

- **Nearly 7 in 10 consumers agree** GLP-1s have changed how society thinks about health and weight
- Even among the most GLP-1-receptive generations, the majority question whether these medications are being **prescribed too widely.**



Q: Please indicate how much you agree or disagree with the following statements about GLP-1 medications and their use for weight management.
Scale: 1–5 where 5="Strongly agree". ↑↓ Arrows indicate statistically significant differences vs. other generations at a 95% confidence level.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