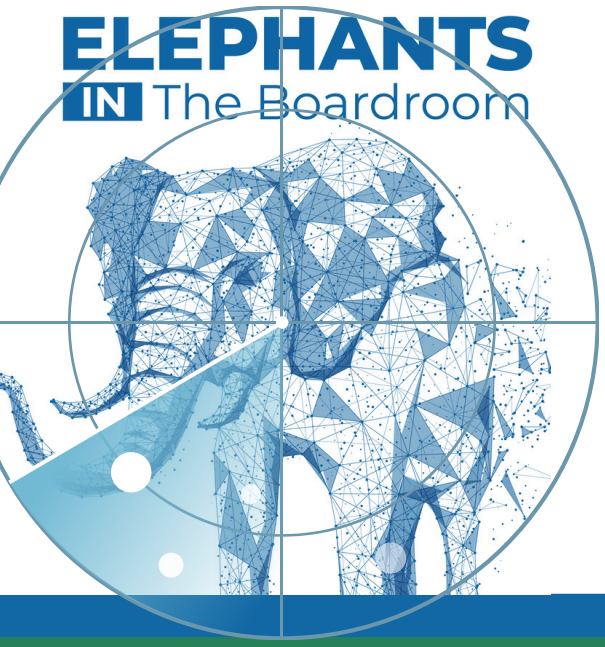
ELEPHANTS IN The Boardroom



STRATEGIC ALERT BULLETIN

Intergenerational Dependency Shift

Young Adults Returning Home: A Silent Economic Signal

STATUS: RESTLESS | **RANKING: STRONG INFLUENCER** | **SCORE: 87**

A significant trend and strong influencer shaping behaviours and decisions across systems. Highly visible, yet widely overlooked or dismissed. Influential, persistent, and structurally disruptive.

1) WHAT'S PINGING ON OUR RADAR

- For the first time in over 120 years, a majority of young American adults (age 18–29) now live with their parents. Europe is witnessing an even starker trend, with countries like Croatia, Italy, and Portugal reporting 70–79% of 25–29-year-olds living at home.
- This marks a profound cultural and economic shift. In the U.S., the number bottomed out in 1960 at 29% but has steadily climbed to 52% in 2020, catalysed by pandemic-era instability—and it hasn't reversed.
- This isn't a temporary blip. It's a structural reordering of independence, adulthood, and family economics that is hiding in plain sight. And it's happening on a global scale.
- Nordic contrast: Only 4.4% of young Swedes (aged 25–29) live at home—highlighting how culture and policy significantly influence independence trends.

2) WHY THIS MATTERS

- **A Generational Squeeze Point:** The return of young adults to their childhood homes reflects more than economic hardship. It exposes deeper shifts in housing markets, labour systems, and generational contracts.
- **Economic Dislocation:** Wages have stagnated while housing and education costs have soared. Job security is fragile, and the gig economy offers little path to independence.
- **Cultural Redefinition:** Traditional markers of adulthood—leaving home, starting a career, owning property—are now delayed by 5–10 years compared to previous generations.
- **Demographic Time Bomb:** Dependency ratios are rising. As populations age and younger adults stay economically dependent longer, the burden on the working-age population intensifies.

- **The Big Squeezes:** Rising costs, falling purchasing power, and diminished upward mobility of young adults.
- **Societal Fractures:** Shifting family norms, increased resentment between generations, and the collapse of the mid-20th-century life script.
- **Rising Rage:** Disillusioned youth see fewer paths to autonomy, fuelling populist politics, anxiety, and mistrust in institutions.

3) STRATEGIC ACTIONS TO CONSIDER

This is not just a youth trend—it's a Kairos moment to reimagine independence, purpose, and intergenerational systems.

1. Re-architect the Launchpad Economy: Design new models for housing, careers, and wealth-building that reflect today's realities—fractional ownership, fluid work, and community-funded life starts.

2. Innovate for Intergenerational Living: Develop products, services, and financial tools that treat the family as a multi-directional support unit—not a failure of launch.

3. Redefine Adulthood for the 21st Century: Move beyond mortgages and milestones. Embrace purpose, autonomy, and social impact as the new markers of success.

4. Engage and Empower Gen Z: Shift from marketing to mobilisation—create civic, economic, and leadership platforms that give youth a stake in shaping the future.

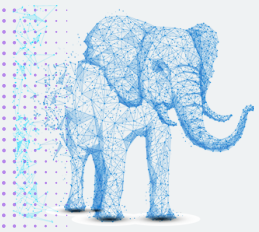
5. Create 'living Labs' for Social Reinvention: Pilot bold experiments—co-living models, universal launchpad funds, and post-institutional learning pathways—to redesign life's early chapters.

tomorrowtoday CONSULTING
Where Visionary Thinking Meets Strategic Execution

WE ARE NOT JUST WITNESSING CHANGE

We Are Living through a Kairos Moment

Kairos are rare, opportune moments when forces of progress collide and conditions align for transformative change. Grey Elephants are driving this shift. For bold leaders, Kairos is a once-in-a-century opportunity to shape the future.



These seven **Great Grey Elephants** are highly probable, high-impact, yet often ignored forces of change—driving the transformative shift unfolding today.

Ageing: An unprecedented global demographic shift is reshaping workforces, healthcare, and economic power.

Angry Planet: Wildfires, floods, droughts, and biodiversity loss are shaking the foundations of human security and economic stability.

Rising Rage: Inequality, distrust, and economic pressure are fuelling anger, extremism, and social polarisation.

Societal Fractures: Norms, values and post-war institutions are straining under 21st-century pressures—old systems may collapse or be radically reimagined.

Multipolarity: Global power is fragmenting as new blocs emerge, reshaping trade, influence, and the future of globalisation.

The Big Squeezes: The era of low-cost abundance is ending, giving way to mounting pressure on global supply chains, inflation and critical resources

Intelligent Advances: AI, biotech, and exponential tech are redefining humanity—either unlocking progress or deepening inequality.

Listen to the podcast **Elephants in the Boardroom** for bold conversations, future-focused insights, and the strategies leaders need to thrive in transformative times.



STAY AHEAD OF THE CURVE

By Learning to Dance with the Elephants. TTC offers:

01 Strategic & Real-Time Insights

Stay ahead with real-time signals and deep strategic awareness:

- Strategic Alert Bulletins – Timely trend updates
- Radar Reports – Quarterly Grey Elephant scans
- Real-Time Alerts – Immediate disruption signals
- Sector Intelligence – Industry-specific insights
- Executive Briefings – Curated foresight

02 Future & Scenario Planning

Seize Kairos opportunities, explore critical futures, and design bold strategic responses:

- Leadership Sprints – Fast-track strategic alignment
- Scenario Planning – What-if pathways and strategies
- Deep Dive Analysis – Custom exploration
- Strategy Reviews – Annual strategic health checks

03 Strategy Activation

Translate insight into action and alignment:

- Quarterly Strategic Sprints – Focused execution
- Scenario-to-Strategy Playbooks – What-if thinking
- Exec Workshops – Embed foresight into strategy
- Activation Frameworks – Tools to drive action

04 Inspiration & Engagement

Ignite momentum with bold, future-focused sessions

- Keynotes & Workshops – Inform and energise teams
- Founder-Led Strategy Sessions – Exclusive facilitation

tomorrowtoday.consulting
dean@tomorrowtoday.consulting