State of the YAYA Report 2023

INTHE DRIVER'S SEAT





1N THE DRIVER'S SEAT | 3

WHAT IS MOJO AD?

MOJO Ad is the specialist in all things young. Staffed entirely by students from the Missouri School of Journalism, we offer premier advertising, research and professional services to clients all across the country. MOJO Ad provides something other agencies cannot: the perspective of the youth and young adult (YAYA) market. No one knows these consumers like we do. We research them. We observe them. We spend time with them. We ARE them.

As members of the YAYA demographic, our team has an insider perspective on this market, allowing us to create concrete connections between YAYA individuals and the professionals who want to reach them.

WHAT IS A YAYA?

Coined by MOJO Ad, the term "YAYA" refers to 18-to 24-year-olds, or the youth and young adult market. However, this demographic isn't a generation. It's a life stage. YAYA individuals are undergoing major life changes — whether it be moving away from home, starting their careers or simply figuring out who they want to be.

This often overlooked segment provides marketers with an array of hidden opportunities. With 31 million YAYAs in the United States alone, this demographic is not just mighty in size, but in influence. Generating an aggregate income of \$463 billion, the YAYA consumer is making decisions on the brands they buy and the companies they support that will last a lifetime. The takeaway? Reach them now, or risk never catching up.



WHAT IS THE STATE OF THE YAYA?

The State of the YAYA is an annual, in-depth report compiled and written by MOJO Ad staff. Using our national quantitative study and extensive secondary data, we provide marketers with must-have insights on the hopes, habits and mindsets of the YAYA market. Our report doesn't just look at who YAYA individuals are. It cuts under the surface — revealing the attitudes and behaviors that inform the decision-making behind their careers, finances, homes and families.

METHODOLOGY

In order to better understand the YAYA community, we created a 60-question survey that was distributed nationwide through Qualtrics, garnering 814 completed responses. The sample was representative of the U.S. Census Bureau data for 18- to 24-year-olds related to race, ethnicity and gender.

Alongside our primary research, we utilized a variety of secondary sources, including the Bureau of Labor Statistics, Deloitte, Mintel, Pew Research Center and the Journal of Financial Planning, in addition to a variety of news sources and past State of the YAYA reports, to uncover everything there is to know about the evolving YAYA market.



As they face financial struggles, confront the climate crisis and juggle both a digital world and a real one, YAYA individuals' idea of adulthood is shifting gears. Whether it's getting married later in life, redefining the career goals once held by the generations that came before them or ditching the dream of a three-bedroom house and kids, YAYA consumers are making their own milestones.

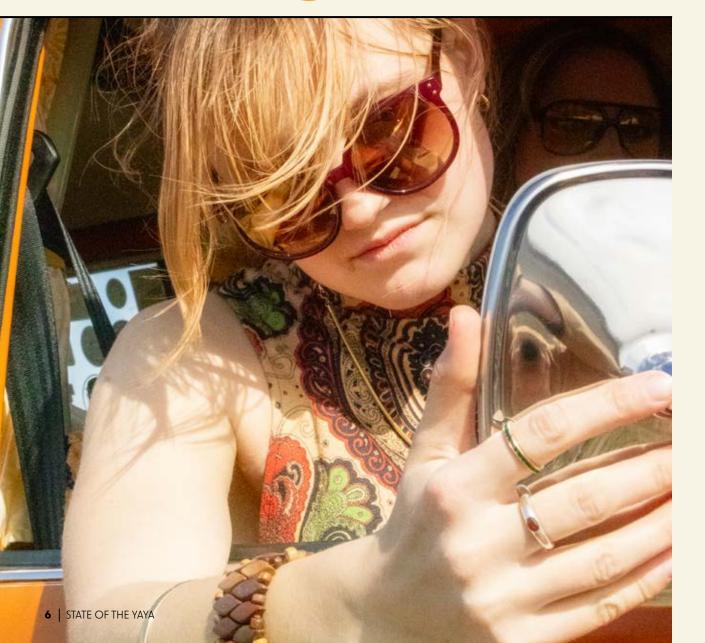
Utilizing our research into the YAYA demographic, we discovered that they are seeking control in a very uncertain world. As they do their best to navigate the path to their future, they're beginning to realize that the road map given to them needs to be rewritten to fit the terrain they're facing today.



4 | STATE OF THE YAYA

Outlook,

REWRITING THE ROADMAP





s our YAYA travelers stuff their suitcases and prepare for the long journey ahead, there's one thing at the top of their packing list: a positive outlook on life. At first glance, YAYA individuals don't have too many reasons to be enthusiastic about their futures. Their childhoods were characterized by a major recession that caused them to observe firsthand the hardships of a crashing economy. They felt this stress, either within their own homes or through a television screen, at a young age. Ever since then, YAYAs have had their fair share of financial struggles. Almost half of respondents report that they have reduced meals or cut down on food to save on money (45%), over one in three have put off going to the doctor for financial reasons (34%) and 30% say they have moved back in with family for financial reasons. As a result, today's YAYA individuals are hyperaware of the looming threat of another recession.

Additionally, this group lives in a time when the general direction of their country is extremely uncertain. In the span of just over two years, the YAYA community has witnessed an insurrection on our nation's capital, a global pandemic and the overturning of a politically polarizing Supreme Court ruling that had stood since 1973. These events have left YAYA citizens feeling unsteady, ultimately affecting their perceptions of traditional milestones. When it comes to concerns about having children, the YAYA market's top three concerns are an unsafe world, unsafe schools and the cost of raising them. Moreover, over half said the overturning of Roe v. Wade has made them question if they want to have children at all. To top it all off, YAYA individuals are facing perpetually growing concerns surrounding climate change, with over 1 in 10 respondents citing concern about having children due to overpopulation.

72%

of respondents
agree that it's
possible to manifest
a happy life



PACKING FOR THE JOURNEY

Clearly, YAYA drivers are aware of the harsh realities of the world around them. Despite this, they've found a way to maintain optimism: manifestation. Our survey reveals that 72% of YAYA individuals agree overall it's possible to manifest a happy life, with nearly a quarter strongly agreeing. This sense of hope pervaded our survey results, with YAYA travelers expecting to achieve all of the listed life milestones — like moving out of their parents' house, buying a home of their own, becoming financially independent, getting married and having kids — before they reach their 30th birthday.

With its roots in religious practices, manifestation is the practice of thinking aspirational thoughts with the intention of making them real. 1 As they seek control in an unpredictable world, YAYA individuals

become more than a short-lived social media trend. To date, the subject has garnered more than 15 billion views on TikTok. Whether it's writing goals down in a journal or repeating affirmations in the mirror, YAYA individuals find the practice that best matches their

Despite the occasional misconception from older generations, the practice of manifestation doesn't stem from ignorance or naivete. Rather, it provides a way for YAYA individuals to have a say in the next turn. While they may not have full control over the circumstances around them, they utilize positive thinking as a survival guide to their adult lives, because — to put it bluntly — they can't afford to

To connect with YAYA buyers, marketers should



Gareer 94045 iving in a state of uncertainty, YAYA individuals never know what the next road will bring. Before approaching the unexpected detours and flat tires that are sure to follow, our YAYA travelers decide to make a stop that will fuel them for the rest of their journey: The 9-to-5 Diner. After a hot meal and a cup of coffee, they'll have the energy they need to

Just like the millennials that came before them. YAYA travelers have dreams of adventure. However, they're more realistic with their plans to get there.

While prior generations hoped to begin their adult lives with an overseas trip or wedding bells, YAYA individuals have their careers at the forefront of their minds. In fact, the No. 1 thing 2023 State of the YAYA respondents said is central to their definition of a "successful life" is having a successful career. With a looming recession and increasing inflation only adding to financial insecurity, it's no surprise that 74% of 18to 25-year-olds are motivated to be successful in work to achieve financial peace of mind.3

This financial anxiety can also be seen in their future milestones, with 68% of YAYA individuals agreeing that establishing a career should come before having children, and nearly a quarter strongly agreeing with this plan (22%). Just like grabbing a bite to eat in order to endure a long excursion, YAYA travelers understand that they need a stable job in order to enjoy the experiences that characterize young adulthood.

In order to continue their lives on the road, our YAYA employees are job hunting digitally. YAYA individuals are highly aware of the role social media can play in either helping or hurting their career and, as a result, spend time on their platforms of choice crafting their professional presence. For YAYA professionals, their job hunts are happening as they scroll through their feeds.

The takeaway? Employers need to meet YAYA drivers where they already are. That means it's time to venture beyond LinkedIn. TikTok is one of the top platforms YAYAs use for job-related info. For example, 22% of our respondents said they use TikTok to find interview tips, as opposed to just 7% who use LinkedIn. Several major brands have proven the efficacy of this approach, with international professional services company Deloitte building the blueprint. Their Life at Deloitte U.S. Instagram page spotlights employees, events and other aspects of their company culture, meeting prospective YAYA employees not just on job-hunting platforms, but in their feeds.⁴ Athleisure startup brand Fox & Robin has gone down a similar path. Using their TikTok account, Fox & Robin showcases their corporate culture through humorous videos and content about their work environment, acquiring nearly 50,000 followers in the process.5

Existing in the digital world can feel like driving in a car with the windows down. Everyone can see what you're doing — including potential employers. While 60% of respondents agree that what they post on social media shouldn't matter to their future employer,



59% understand that what they share could hurt their chances of getting a job, and 52% of respondents also agree that they would understand if they got fired for what they posted. However, when it comes to employer-employee relationships, YAYA workers expect transparency to be a two-way street. Around 56% of YAYA respondents said a company's social media presence influences their decision on whether or not to apply for a job there. For insight on anything from "a day in the life" at a company to job interview tips, YAYAs reported using social media platforms like TikTok, YouTube and Instagram more than LinkedIn.

56%

of respondents said a company's social media presence influences their decision on whether or not to apply for a job there



For insight on anything from "a day in the life" at a company to job interview tips, YAYAs reported using:

20%

26% YouTube

18%

7%

LinkedIn Instagram



WHAT'S ON THE MENU?

Similar to perusing the seemingly countless options on a diner menu, YAYA consumers have a lot to choose from regarding their career — and they are very particular about what they want.

Our YAYA road trippers know exactly what they're ordering and aren't afraid to negotiate the price. Similarly, our data revealed that 64% of YAYA individuals are confident in negotiating their salary, which could ultimately point to a rising trend of salary transparency among younger workers. According to Adobe's Future Workforce Study, 85% of upcoming and recent graduates say they're less likely to apply for a job that does not list the salary range. 6 They're also already considering their rights in the workplace, with 53% of respondents agreeing that they would join a labor union if they could and almost threefourths of respondents reporting that they feel unpaid internships are unethical. •

10 | STATE OF THE YAYA IN THE DRIVER'S SEAT | 11



s they enjoy their ride through the plains, open deserts, dirt roads and rugged mountains of the United States, a flashing light on their dashboard brings our YAYA travelers back to reality. After all of that adventuring, these YAYA road trippers come to the grim realization that they've run out of gas. So they turn down the Bob Marley, shift gears and push their way to the nearest exit.

When it comes to balancing work and play, YAYA individuals are constantly at a crossroads — trying to reach their destination of financial stability while running on empty.

Over the years, YAYA travelers have dealt with plenty of potholes and rocky roads. From a bird'seye view, their lives have been defined by a series of unfortunate economic events, from the Great Recession to the financial struggles following COVID-19. Looking through a more personal lens, the majority of YAYA individuals have either experienced economic hardships themselves or seen people in their families face them. The No. 1 reason our respondents are struggling to venture through the finance frontier? It's not buying fancy luggage or investing in the newest model of their Volkswagen bus. Rather, it's simply attempting to keep up with other expenses, such as groceries and utilities.

12 | STATE OF THE YAYA



Milestones central to how YAYAs would define a successful life:

18% having a successful career

17% buying a house

13% gaining financial independence

PUTTING A COUPLE BUCKS ON THE PUMP

After fishing through the car console, turning their pockets inside out and searching underneath seats, our YAYA road trippers scrounge up \$12. Hey, diner food isn't as cheap as it used to be! They put \$10 on the pump and spend \$2 on road trip candy, hoping they'll manage to find more money before the next gas station detour. While they had originally planned to save those extra dollars, they ultimately give in to their desire for immediate gratification. After all, they have no idea what their journey will bring next!

According to Mintel, Gen Z's top priority impacted by the pandemic was their financial savings. With these concerns in mind, our respondents said having a successful career (18%), buying a house (17%) and gaining financial independence (13%) are central to how they would define a successful life. However, Mintel also notes that 56% of Gen Z adults (ages 19-25) say that "living in the moment" is more important to them after the pandemic. Fifty-five percent of YAYA individuals have a bucket list topped by plans to travel and experience new things, making it clear that the lost time from COVID-19 has recently pushed YAYAs toward a greater desire for adventure.

In the short term, YAYA individuals struggle to

be financially healthy. In fact, 31% of respondents say they have been unable to pay a bill on time. Additionally, 79% report not actively budgeting their money in order to know how much they can spend within a given time period. However, only 7% of respondents say the reason they struggle to pay bills on time is not knowing how to budget their money. The impacts of limited finances can be felt in all areas of YAYA individuals' lives. Thirty-three percent of respondents have received food stamps, 34% have lost a job or had reduced work hours and 22% have received unemployment benefits. A confluence of factors, such as trying to keep up with other expenses (19%), inflation (16%), not being paid enough (16%) and wanting to spend money on other things (12%), are stretching YAYA consumers' wallets.

As a result, YAYA buyers are turning to other ways of saving money. Survey data reveals there has been a shift in attitudes toward living with one's parents after graduation, with the majority of respondents agreeing that living with their family is financially responsible and an overwhelming majority expressing that it's OK to live with their parents or guardians for as long as it takes to become financially stable.

DRIVING YAYA ROAD TRIPPERS TO FINANCIAL FREEDOM

While members of the YAYA market are used to scraping by, they're still seeking ways to take back the wheel when it comes to their finances. Marketers should embrace products and services that help YAYA individuals budget and spend responsibly, allowing them to feel more empowered in their economic decision-making.

Mint, a budgeting app owned by Intuit, knows a thing or two about helping YAYA buyers build up their bank accounts. Designed to educate young professionals on relevant financial issues, this free app offers its users "personalized insights, custom budgets, spend tracking, and subscription canceling." In its first-ever brand campaign, Mint celebrated seemingly small financial wins, encouraging customers to stay fiscally motivated during difficult times. 10 While this campaign targeted 25- to 35-year-olds, it hit on insights pertinent to the YAYA community, such as their optimism surrounding the ability to achieve personal goals and their desire to become financially independent. Frost Bank adopted a similar approach through their "Opt for Optimism" campaign, which was built around the insight that when people are optimistic, their financial health is stronger. This idea was executed through a 30-day optimism challenge across Frost Bank's social media platforms, a video series looking at how optimists approach their finances and three commercials that tell the inspiring stories of individual optimists. With 1.3 billion impressions and a huge jump in customer growth, Frost Bank was able to make a name for itself amid a crowd of national brands.11

After using the rest of their spare change to fill the gas tank, our YAYA travelers are struggling to keep up with competing costs. While filling up their tank costs more than it used to, some brands are pushing against inflation — and gaining loyal YAYA buyers in the process. In its recent "Inflation-Proof" campaign, furniture retailer Ikea demonstrated its familiarity with the concerns of our YAYA drivers. This highly successful print campaign demonstrated that despite inflation, the furniture retailer hasn't steered away from its previous prices.12 •

report not actively budgeting their money in order to know how much they can spend within a given time period





GOING OFF THE GRID

For YAYA individuals, their lives exist online, from socializing and shopping to streaming and dating. However, that doesn't necessarily mean this is how our YAYA road trippers want to live. In fact, Gen Z was the only generation to report a decline in social media usage and opt for more private platforms, as reported by Axios.¹³

YAYA users express a strong desire for in-person connections. This has relevant implications for marketers regarding both shopping habits and data privacy. According to WARC, 95% of Gen Z consumers visited a physical shopping mall in the past three months, compared to 75% of millennials and just 58% of Gen X.14 For marketers, this means that they shouldn't ditch their in-person efforts. Instead, they should take advantage of the online communities YAYA users are forming and transform them into offline connections. By utilizing YAYA consumers' shared vocabulary, experiences and references, retailers can better highlight the in-store shopping experience and create greater opportunities for faceto-face moments among their YAYA consumers.

Several brands have put these ideas to the test, seeing for themselves just how strong the desire for off-screen interaction is within the YAYA market. Barnes and Noble has taken advantage of this trend with its in-store TikTok integrations. Any avid reader or born-again book lover has probably spent time in the BookTok community. This wildly popular TikTok subculture provides a place for YAYA readers to discuss and share their favorite books and authors. Barnes and Noble has embraced this community, creating BookTok tables in its stores where it shares the most popular reads within BookTok discourse. Additionally, its website features a BookTok subpage and the company recently held a "BookTok Festival" at its flagship store in New York City. 15 However, other brands can learn from the frustration the festival caused among some BookTokers, who complained that no creators were featured at the event. While some companies have brought pieces of online communities into their stores, others have built communities of their own. Strava is a mobile app made to connect runners, cyclists, hikers and walkers all around the globe. After the surge of the "Hot Girl Walk" on TikTok, Strava decided to take the trend to the next level. Partnering with the TikTok creator behind the viral trend and the nonprofit organization GRLS, **Strava** hosted a meetup that brought this online community together in person.¹⁶ •

55% are concerned about their lack of data privacy

63% worry about having their personal identity stolen on social media or the internet

64% are concerned when they see an advertisement that feels like it was based on something they just said

64% are concerned that their data has appeared in a data breach



aving ditched their road map long ago, our YAYA drivers are navigating as they go. With each street sign they encounter, they must make a choice: Take the turn or continue down the same road? As they play card games, address postcards and strum a guitar in the back seat, our YAYA road trippers steer without hesitation at "The Grand Canyon of Careers," "Finance Frontier" and "Movin' Away Crossway." However, they pump the breaks as they encounter a new array of guideposts. Our YAYA explorers look ahead warily at signs reading, "Settle Down City," "Marriage Metropolis" and "Baby Boulevard." After considering for a moment, they move the gear stick back into drive and continue ahead.

While 66% of our respondents want to get married someday, they're not in a rush to do so, with the average age they plan to both get married and have kids falling at about 29 years old. While they may make a U-turn and head back to "Baby Boulevard" a couple years down the road, for now, it's not on their radar.

Baby Blvd.

AVERAGE AGE

would rather meet someone out casually than be set up by friends

BACK SEAT, BACK OF MIND

YAYA individuals define success far differently than many of the generations that came before them, with just 9% of respondents stating that having children is central to their idea of success. Furthermore, 68% of YAYA respondents agree that establishing a career should come before having children.

With a variety of political and cultural changes underway, YAYA travelers are reconsidering their future family plans. Our survey data revealed that the majority of respondents rethought having kids due to the overturning of Roe v. Wade. Additionally, YAYA employees are seeking better benefits for parents, with 65% of respondents agreeing that there should be a federal paid parental leave policy.

TAKING THE TUNNEL OF LOVE

Just 12% of respondents state that getting married is central to their idea of success. However, a quarter of YAYA respondents strongly agree and 65% agree overall that a committed, monogamous relationship is their ideal. Additionally, 61% disagree that marriage is an outdated concept. While the YAYA community still values the idea of marriage, they are reevaluating what it means to be married, whether that means challenging long-standing spousal roles or establishing new expectations in a partner. This can be seen in everything from their online discussions to their bank accounts. When asked which financial statement YAYA respondents most related to, "I would sign a prenuptial agreement related to finances before getting married" was the one of the most popular responses. Furthermore, when compared to 2019 State of the YAYA findings, this year's data revealed changing perceptions surrounding marriage. While 70% of 2019 survey respondents said divorce was not an option in their lives, just 50% percent of 2023 respondents said the same. In addition, 74% of 2019 respondents agreed that living together before marriage helps prevent divorce. A mere four years later, 58% of respondents agreed to this statement.

While they're not stopping at the chapel anytime soon, members of the YAYA demographic are still seeking love. In fact, the average YAYA respondent plans to find a romantic partner at the age of 26. Just like their professional lives, YAYA individuals' love lives happen largely online, with 48% having been on a dating app within the past year.¹⁷ However, these dating apps aren't satisfying their craving for a classic, romcom style "meet cute." In fact, not only are YAYA users evenly split on whether or not dating apps can ever lead to a serious relationship, but 63% cite concern surrounding the safety of these apps. Specifically, there is a 10% difference in female and male respondents, with 68% of women reporting concern compared to just 58% of men. Furthermore, our 2023 survey data revealed that 67% of YAYA individuals would rather meet someone out casually than be set up by friends.

Marketers should be aware of YAYA daters' desire for deeper connections in their love lives rather than surface-level swiping. Tinder, a brand notorious for being the hub of hookup culture, is highly aware of this changing dating scene, as shown through their recent "It Starts with a Swipe" campaign. By highlighting seemingly small milestones, like keeping a toothbrush at their place or going furniture shopping together, this international advertising effort aims to change perceptions around dating apps and show how that simple swipe can lead to a serious relationship. 18 •



of respondents said that the home where they live is more important than the city that they live in



"I'm not really worried about data privacy with something that's an appliance in your home when they have my phone. My data is online regardless."

— YAYA Respondent

Although members of the YAYA market sometimes struggle with their finances, they are still willing to invest in the building of their home. They prioritize making this space comfortable and homey, in whatever sense that means to them. Because the pandemic created a greater emphasis on time at home, marketers should focus their advertising appeals around the idea of creating an idyllic, multipurpose home.

Several companies have already tackled this feat. For example, actress and TV show host Drew Barrymore sells her brand, Beautiful, a line of interesting yet affordable kitchenware, through accessible retailers like Walmart. From heartshaped dutch ovens to pastel-colored air fryers, her brand offers practical home products with a more personalized touch, all for a price that is obtainable to YAYA consumers.¹⁹ Another uniquely YAYA company selling home goods is online retailer and New York furniture store Coming Soon New York. The company sells one-of-a-kind centerpieces for our young individualists to add to their home collection. While this brand is more expensive, its social media-friendly furniture that consistently trends on TikTok ensures the brand is top-of-mind when YAYA consumers are ready to splurge on making their space their own. Lastly, Coming Soon New York offers interactive online navigation options to shoppers, such as hashtags, decor recommendations based on astrological signs and even a "fortune cookie" feature that randomly suggests items to the user.²⁰

SMART HOME, SWEET SMART HOME

While that dream home is nothing but a speck on the horizon, many are already thinking about what their future house will look like. Despite their reluctance to pick up that data hitchhiker a few stops ago, 61% of YAYA individuals want to have smart-home devices in their house. Whether it's Ring doorbells or Amazon's Alexa, YAYA users accept these new devices in order to prioritize physical security. One interview respondent stated, "I'm not really worried about data privacy with something that's an appliance in your home when they have my phone. My data is online regardless."

All in all, YAYA consumers view their home as a protective fortress that keeps them steady as the world is speeding by. Although YAYA individuals have many uncertainties on the road ahead, having a home base is a long-term goal. In the meantime, they are making money in order to create their future dream home.









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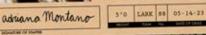
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