Gen Z and Life Insurance

There are nearly **50 million Generation Z adults** in the United States. This is considered the most educated, diverse generation in history.

Today, **43%** of **Gen Z** adults (ages 18–27) say they have life insurance coverage.

Among Gen Z adults, **45%** have a life insurance need-gap, meaning they need life insurance or need more coverage.

Why do they own?

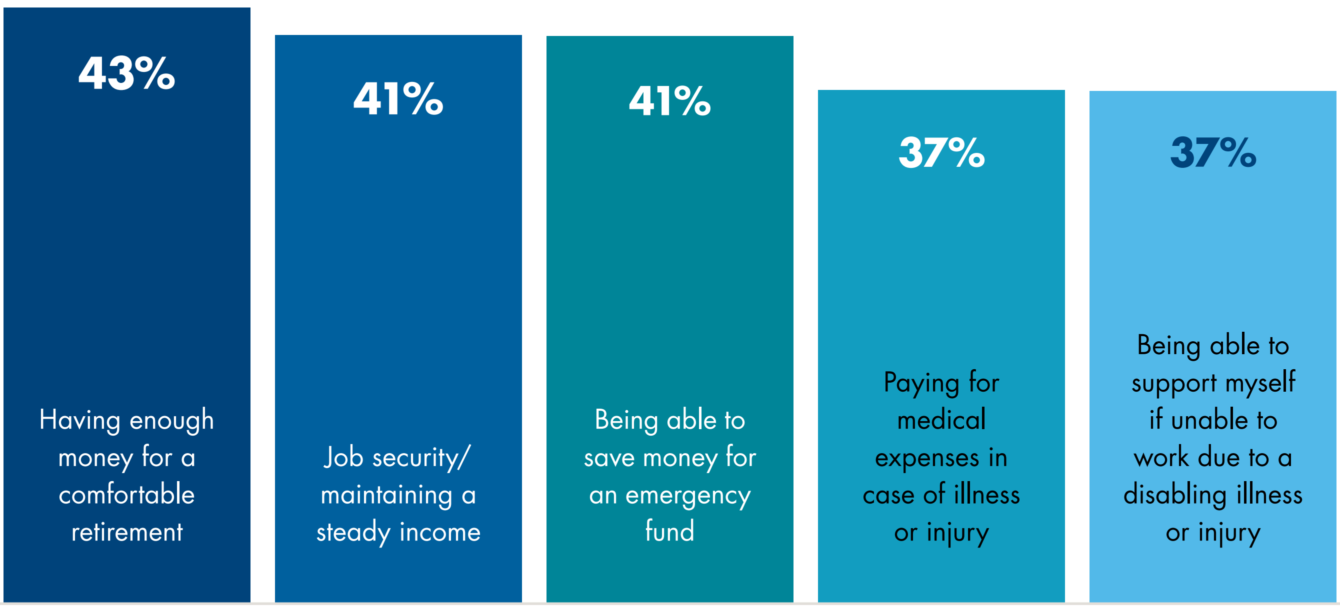
- **39%** Leave inheritance/ transfer wealth
- **39%** Employer provides it
- **38%** Cover burial costs/final expenses

Why don't they buy?

- **38%** Think it's too expensive
- **33%** I don't know what/how much to buy
- **33%** Haven't gotten around to it

Unlike other generations, Gen Z adults are more worried about meeting their day-to-day financial obligations and aren't as focused on future financial security

Percent of Gen Z who are very/extremely concerned



Gen Z adults turn to social media first for financial information

84% say they use social media to get information and recommendations on financial products like life insurance.

Most prominently, Gen Z adults turn to YouTube, TikTok, and Instagram.

87% of Gen Z listen to at least one podcast a month focusing on financial matters or insurance planning.

Gen Z adults look to the experts on social media: **46%** follow financial advisors and **33%** follow insurance companies, but influencers do have sway — **32%** follow financial influencers.

Where are they looking?

- **66%** YouTube
- **58%** Instagram
- **57%** TikTok
- **34%** Reddit
- **34%** X

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Sources: *2026 Insurance Barometer Study*, LIMRA and *2025 Insurance Barometer Study*, LIMRA.

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