

FORERUNNER

INVITES YOU TO

THE DINNER PARTY

We've gathered insights on today's consumer to anticipate tomorrow's needs. We're about to get deep.



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INTRODUCTION





Our New World

With so much change to digest, so many glaring new realities to confront daily, the modern consumer is facing an uncharted era of humanity.

Rarely have we seen a time in modern history that has been subject to change on the scale of what we have witnessed and lived through over the past several years. The global pandemic shut down schools and offices, highlighting the flaws in many of our established institutions. The healthcare crisis laid bare untenable realities about social inequities. Social and political unrest spilled into the streets and onto our screens, permeating our consciousness. Climate change accelerated into a daily reality and ever-present danger. And now, with a recession looming and rising inflation, people are forced to think hard about needs while navigating mounting uncertainty and personal and societal adversities.

With so much change to digest, so many glaring new realities to confront daily, the modern consumer is facing an uncharted era of humanity.

Against this backdrop, **we at Forerunner believe that charting a path to a better future, one that lifts us from the challenges of today, first requires reacquainting ourselves with the consumer:**

Who is today's modern consumer?

What do we need in order to build purpose, resilience, and direction over the next decade?

Who We Are

Forerunner is a venture capital firm dedicated to understanding the modern consumer mindset and partnering with the entrepreneurs and companies poised to deliver on their behalf.

Since our inception in 2012, the consumer has been our North Star. We commit ourselves to having a constant pulse on what people are doing and why, and we closely observe how world events shape the way we live. We study subtle changes in people's behavior and mindset, and project how needs and priorities might shift as people seek solutions for critical problems and new aspirations.

Research Methodology

To approach this research effort with the utmost objectivity, we conducted a 100+ question quantitative survey of more than 4,300 participants aged 18+ in the United States in partnership with Bain & Company, a global strategy consulting firm, asking questions across consumer behavior, preferences, demographics, and

attitudinal perspectives. We followed up with qualitative interviews with respondents, and mapped credit card data to measure "say vs. do" gaps. Hundreds of iterations of statistical analyses were used to refine the data output and identify key consumer clusters.





Welcome to THE DINNER PARTY

Our research uncovers eight clusters of consumer archetypes, highlighting the key values and behaviors that align us and make us different, and how certain personalities and experiences lead to unique perspectives on the future. We found these archetypes aligned more on life experience than age or demographic. Concerns and priorities were more similar than different across these personas, which came as a surprise — and perhaps the most important thread was a consistent simple issue across all archetypes:

The consumer has been upended by change in every aspect of life and is facing mounting adversity.

We are all searching for varying degrees of purpose, direction, and resilience to get back to solid footing and a path toward a brighter future.



**MEET THE
GUESTS**

OO2



WELLBODY



"I am so health-minded. My body is my temple and it's everything I do."

- Health-focused
- Valuing performance over style
- Buys practically
- Tracks everything

Wellbody is focused on holistic health and wellness first and foremost, and motivated by a desire to find balance in their daily lives between family, career, and self. They are consistent and disciplined in their focus areas, striving to feel their best and perform at their peak. They track and record just about everything – steps, sleep, workouts, food, and money.

Many of their behaviors and preferences are driven by valuing performance over style, healthy habits over indulgences, saving money over saving time, and wellness practices over being overly obsessed with career (though career is still important). They have a pragmatic set of purchasing habits, focusing on budgeting and saving up for their futures. They also spend less than average on gyms, which may seem surprising, but they would much rather engage in self-guided and/or outdoor exercise.

Wellbody tend to be well educated and love nature.

Common Traits

- **Household Leader:** 34% manage nearly all household responsibilities.
- **Solo-seekers:** Above average desire to have more time to themselves, apart from family or friends.
- **Work to live:** Over 50% have a full-time job with the intention of saving up for experiences they can have later and career progression.
- **Money-minded:** Above-average confidence with managing finances and long-term financial planning (seeking financial advisors, contributing to 401K, etc.).
- **Active lifestyle:** Over 50% spend their free time playing sports, over 35% like to be in nature, and 15% value down time for self-care.
- **Health trackers:** Roughly 80% loves to exercise and stays consistent in their tracking behaviors; spend 3x the average on health trackers.

Highlights

- **Population Size:** <10%
- **Avg. Monthly Spend:** \$5,100
- **Avg. Monthly Household Income:** \$7,500
- **Spend Categories:** Personal Care, In-Person Experiences, Clothing, Crafts, Collectibles, Hardware
- **Values:** Health-Tracking & Optimization, Tech Enthusiast, Money Saver, Product Performance, Climate Conscious, Discipline, Inspiration, The Outdoors





“I want to make time for more face-to-face communication with the people in my life. I feel like I live through my screen.”

- Super-connectors
- Social media savants with an obsession for online shopping
- Gaming
- Earning more money

Maverick is very much the face of the digital, social-first generation. They spend much of their time online, gaming, using social media, shopping or streaming, and tend to spend more time than average at home. Mavericks are often students or those earlier in their career trajectories, and thus value making more money, making new friends and/or meeting a spouse.

They also have an above-average need for managing their mental health. They'd like to find the easiest possible path to success, learn how to nurture in-real-life relationships and seek mentorship at work – all of which has suffered behind screens and through the pandemic. They also tend to engage significantly in self-care. They often struggle with finances, both overspending and lacking overall confidence with managing money, though they would like to learn how to improve in this area of their lives.

This archetype has the lowest average income bracket and largely spend more than they make.

Common Traits

- **Social Savvy:** Roughly half of this type says they are “always on” social media – using social media far above the average rates.
- **Friends and Family:** They are concerned about their relationships with their family and making enough time for their friendships to grow.
- **Responsibility-Light:** They tend to have fewer responsibilities than other groups, because they are more likely to live at home with parents.
- **Financially Insecure:** This type is developing confidence around money, but would like to learn and earn more. They are more likely to be full- or part-time students or looking for work.
- **Online Shopper:** Online shopping accounts for the bulk of their over-spending and is a higher spend category than any of the other types.
- **Wellness Struggles:** They tend to have less of a focus on well-being, with more than half wishing that managing their stress and mental health was easier.

Highlights

- **Population Size:** <10%
- **Average Monthly Spend:** \$5,350
- **Average Monthly Household Income:** \$3,200
- **Spend Categories:** Shopping, Fast Food, Sharing Economy, Gyms
- **Values:** Income Growth, Aesthetics, Alone Time, Self-Care Routines, Shopping, Super Connector, Concern for the Future



PIONEER



"I would like to have more freedom & autonomy with where/ how I work, so I can enjoy more time with family & friends."

- ➔ Entrepreneurial and driven
- ➔ Active and Social
- ➔ Finds ways to hack both life and work

Pioneer is always striving for more. This consumer archetype is entrepreneurial, driven, active, social, and the most optimistic about their own future of all the archetypes. They care a lot about making money balanced with a desire to be social and pursue their own hobbies and interests. They are more likely to be self-employed or have a side hustle.

They tend to be more environmentally-conscious and active on social and political causes than other archetypes. They also tend to skew liberal and have an above-average interest in spirituality.

They have an intrinsic love of learning and like to stay ahead of trends – from crypto to new tech to sustainability. Pioneer is an early-adopter; they purchase the latest tech, are active on social media (especially when it comes to sports), and are consistent health-trackers. They like to compete when exercising, both with themselves and with others.

Common Traits

- **Socializer:** Extroverted, social, and always out and about; they are also social on digital, including via social media and gaming. They tend to be trendsetters.
- **Energized Worker:** Over 65% of Pioneers have full-time jobs (compared to 39% average), and 50% are focused on making more money. They are more likely to have a side hustle or be self-employed than other types.
- **Money focused:** Higher than average confidence with money, while also likely to dabble in crypto/NFTs, day trading, real estate, gambling, and other alternative investments.
- **Socially-minded:** more likely than other types to care about the environment, making decisions based on communities and for the greater good, and being involved in political activism.
- **Hobbyist:** A hobby enthusiast — Pioneer enjoys sports, video games, exercising, and online shopping.
- **Competitive:** Higher-than-average levels of health tracker use and prefer being competitive while active (for example, playing sports, Peloton, and workout classes).

Highlights

- **Percent of Population:** 20%+
- **Average Monthly Spend:** \$5,150
- **Average Monthly Household Income:** \$5,500
- **Above Average Spend:** Fast Food, Sports Shopping, Video Games, Clothing Shopping
- **Values:** Automation, Early-Adoption, Exercise, Identity, Spirituality, Entrepreneurship, Competition, Risk



JUGGLER



“I am trying to find a balance between parenting, time with my spouse, and getting self-care in as well.”

- Keen ability to make everything in life go further
- Holds numerous responsibilities
- Seeking balance

Juggler is trying to make everything in their life go further – time, money, relationships, etc. They are frequently the one managing the lion’s share of family and home responsibilities while also working full-time. They often have kids and/or own their own home, saddled with the all rewarding yet challenging obligations that go along with these responsibilities.

Juggler is concerned with finding balance in their lives, maintaining mental health, and carving out time for their own personal goals and hobbies apart from their family unit. In their limited free time, Juggler likes to spend quality time with family and friends, engage in online shopping, and work on DIY projects. They prefer to do things for themselves when they can vs. paying more to outsource, and are often looking for more ways to optimize. They are generally frugal but want to take care of their immediate family. They use more budgeting tools than average, and tend to shop at big retailers like Amazon and Walmart.

Common Traits

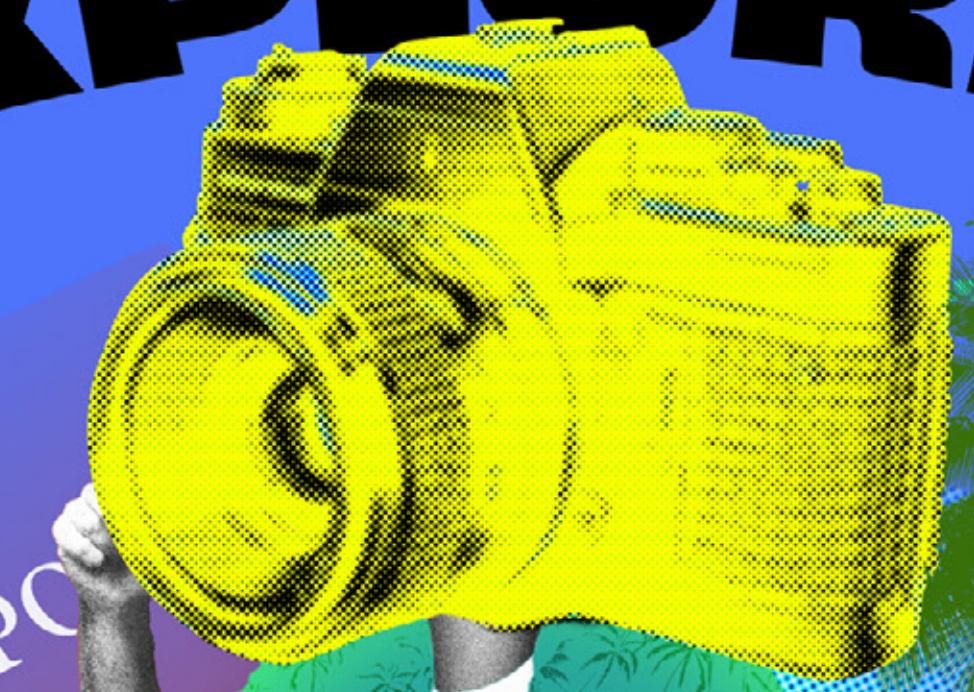
- **Household Leader:** Juggler typically leads household responsibilities and is DIY-forward in their behaviors.
- **Work/Life Balance:** They are more likely to be balancing both a full-time job and being a full-time parent, trying to make time for both. They stay in touch with friends via social media.
- **Financially Strained:** This type typically has below-average financial confidence, largely rooted in their various financial obligations; 30% emphasize saving for kids' education, far more than average.
- **Well-Educated, Higher-Earning:** Relative to other types, Juggler has the highest median income and levels of education.
- **Health & Wellness Struggle:** This type has less of a focus on health & wellness, primarily due to a lack of time and resources. Top health concerns are managing stress, mental health, and diet.

Highlights

- **Percent of Population:** 10%+
- **Average Monthly Spend:** \$5,350
- **Average Monthly Household Income:** \$5,000
- **Spend Categories:** Gyms, Homes, Restaurants, Airlines & Hotels
- **Values:** Budgeter, DIY, Trend Agnostic, Lower Health & Wellness Focus, Parenting, Pets, Education, Time Management, Concern for Children's Future



EXPLORER



PASSPO



"I love to explore new places and try more shared activities."

- **Enjoying a second wind of life with social and active endeavors**
- **Replete with travel and leisure**
- **Managing health and Connecting to family**

Explorer, one of the largest archetype, encompasses a percentage of Baby Boomers that are entering the final stages of their career or early stages of retirement. Explorer has often seen their kids into adulthood and is excited about enjoying the next stage of their lives. They have more free time, and they are now filling it with leisure activities they may have put on hold to prioritize their family and/or to excel in their careers. They value being social, staying active, traveling, reading, learning, and remaining connected to family. They tend to be charitable givers, and are working on managing their health as they grow older.

They are financially savvy and secure – many use financial planners, focus on building generational wealth, and deftly balance saving, investing, and spending. While they aren't afraid to spend money, they are also pragmatic when they do so. This type's primary anxiety is the well-being of their children becoming adults in an uncertain world.

Common Traits

- **Family-Focused:** The majority of Explorers live with a spouse, with just 18% living alone. They like interacting with friends and family, but to do so over the phone, in person and at home vs. through digital mediums.
- **Retired:** Over half of Explorers are retired, and most find are very comfortable with their current work status.
- **Financially Savvy:** This type is secure in their finances, wants to build wealth for their families, uses financial planning tools, and balances spending, saving, and investing seamlessly.
- **Obligation-Free:** Explorer has the most free time of all the types, and tends to focus on spending it with family and friends and on travel. In their alone time, they enjoy being in nature and reading or learning.
- **Wellness-minded:** Although this archetype claims to not have an active focus on health and wellness, they do over-index on healthy eating, taking vitamins, and prioritizing aging gracefully.

Highlights

- **Percent of Population:** 20%+
- **Average Monthly Spend:** \$5,100
- **Average Monthly Household Income:** \$7,500
- **Spend Categories:** Wholesale Grocery, Restaurants & Bars, DIY Shopping, Airlines & Hotels
- **Values:** Extraverted, Slow Tech Adopter, Charitable, Prefers Experiences to Things, Traveler, Socializer, Concerned about the Future of Their Family



SAVER



"I'm trying to find something to bring in a little extra money that would make a difference in our savings."

- ➔ Optimizer
- ➔ Values both identity and a sense of stability
- ➔ Savvy with stretching their dollars

Saver is making the most of everything they have, focused on finding a greater sense of stability in life and concerned about managing finances effectively. They are frugal, busy consumers who often value identity – gender, sexual, and cultural – above other groups. They value alone time beyond the responsibilities of work and home. They are usually employed full-time or actively looking for work, motivated by increasing their financial stability. Being lower income on average, Savers scour for sales, discounts and coupons. They would rather do things for themselves vs. hire others to do it for them. They have less bandwidth to focus on exercise and health/wellness – in many ways, they consider those behaviors to be more of a luxury but do aspire to reach health goals too.

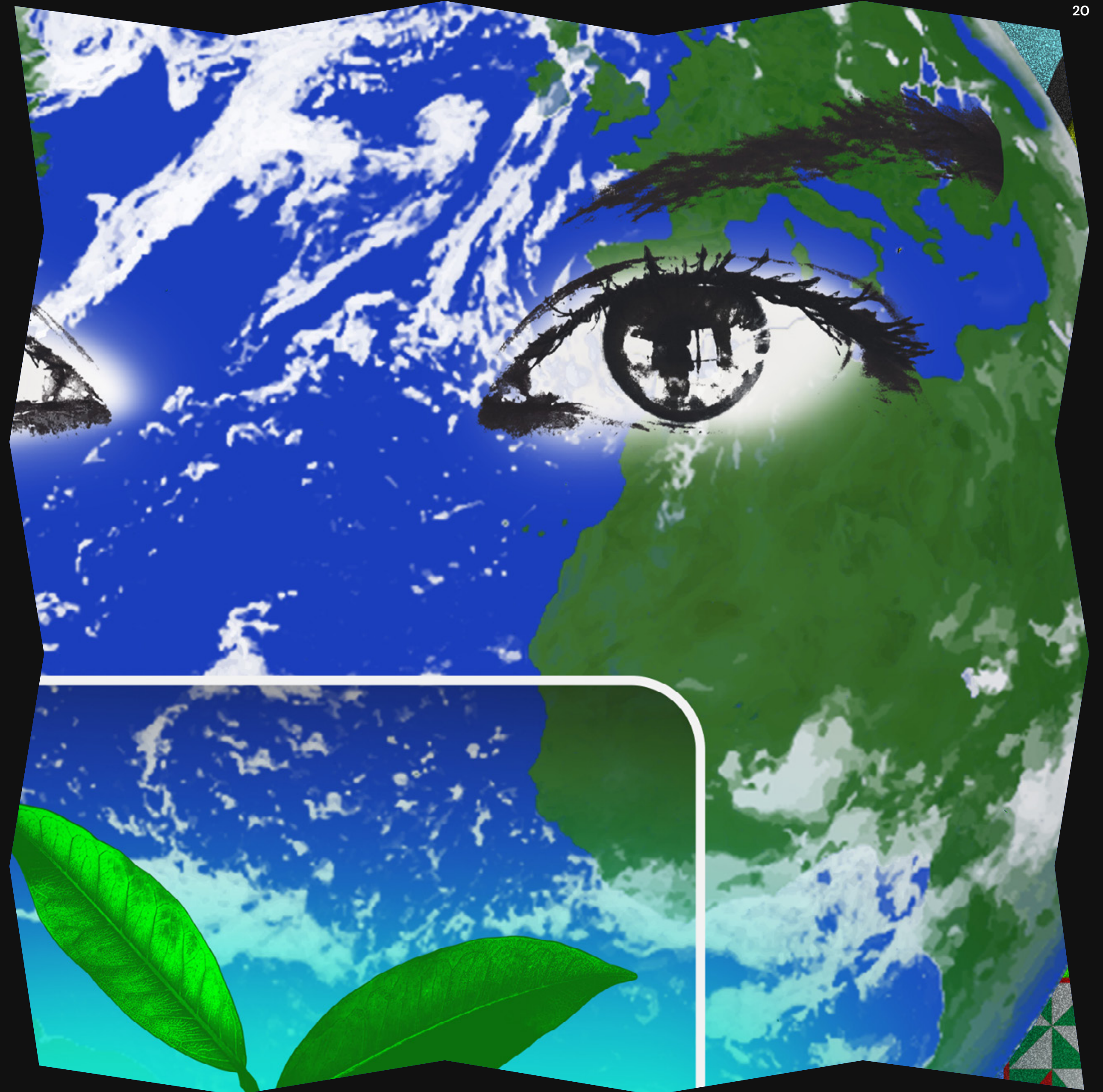
They are concerned with the greater good in their purchasing decisions and behaviors, with a specific focus on being more environmentally-conscious. Saver tends to be more religious and spiritual than other types, as well as more culturally diverse. They are cautiously optimistic about their futures, believing their life and job circumstances are destined to improve.

Common Traits

- **Relationship-Oriented:** Of all the archetypes, Saver is comfortable with the depth of their relationships.
- **Identity-Focused:** Self-perception is rooted in aspects of their identity – be that their gender, culture, or sexual orientation
- **Career & Financial Insecurity:** As one of the lowest income types, Saver tends to be stressed about finances, savings, and investments while striving for professional growth.
- **Tech-Savvy:** Saver uses social media regularly and also enjoys playing games online. They enjoy shopping online.
- **Mental Health Over Physical Health:** Heavy focus on mental health, including managing stress and meditation as primary health goals, with less emphasis on exercise.

Highlights

- **Percent of Population:** <10%
- **Average Monthly Spend:** \$4,900
- **Average Monthly Household Income:** \$3,300
- **Spend Categories:** Gyms, Streaming, Sharing Economy, Fast Food
- **Values:** Saving Money, Exploring Tech, Financial Stability, Frugality, Environmentally-Conscious, Do-It-Themselves, Cautious Optimism



HOMEBODY



"I wish social media would go away. People can have more time to spend on each other & focus more on personal relationships."

- Unmoved by flashes of newness or bandwagons
- Prefers to spend time alone
- Enjoys high-quality physical products

Homebody likes stability and doesn't mind spending time on their own. You won't get them on any bandwagons – they are tech-cautious and anti-trend. They are often retired or engaged in full- or part-time work to support their family. When they aren't working, they value time to unwind; Homebody tends to spend a lot of time on their own reading or consuming content. They like things the way they've always been, and don't crave newness like traveling to exotic locations or meeting new people.

However, they greatly value their family relationships – especially staying in touch with older children, who they may see less than they'd like. They prefer high-quality physical products instead of trendy tech or fast fashion, and perhaps surprisingly, place strong emphasis on their gender and sexual identity. Simply, they like what they like, and they value the stability they've created for themselves.

Common Traits

- **Family-Focused:** Not focused on making new friends or meeting new people, Homebody would much prefer to nurture their familial relationships, especially with older children.
- **Work Less:** This type is retired or tends to be less career-focused; they work to support family and their lifestyles.
- **Financially Confident:** This type feels confident with their money and is very pragmatic, with a strong emphasis on saving for emergencies (40%), always buying on sale (80%) and DIY-ing when they can (80%).
- **Alone Time:** Homebody really enjoys their alone time to watch TV and read at above-average levels.
- **Educated on Health:** Although not a focus per se, this type does understand the importance of healthy habits in a pragmatic sense – like taking vitamins, losing weight, living longer, and managing a condition.

Highlights

- **Percent of Population:** 10%+
- **Average Monthly Spend:** \$5,150
- **Avg. Monthly Household Income:** \$5,500
- **Spend Categories:** Bars, Clothing, Wholesale, Food Delivery
- **Values:** Homebody, Tech-Resistance, Stability, Trend-Averse, Binge-Watching, Faith, Conservatism





"I wish I could just make money off my art and draw or work from home."

- Creative and Often self-employed
- Has enough alone time to work on meaningful projects
- Prioritizes experiences

Artisan looks for every opportunity to do it themselves, preferring to do (or create) things rather than outsource the work to someone else. A high proportion of this group is self-employed, spending significant time focusing on their own business. They love hobbies and pet projects, and thus value alone time to explore these passions. Financially, this archetype is frugal — even though they spike in DIY projects, they spend less than other archetypes on materials.

They are hopeful about building wealth for the future, though they're often worried about money. They tend to spend more on experiences instead of accumulating things. They also typically invest less time and energy into exercise and overall health and wellness than other types, potentially because they also have a higher level of family and home responsibilities than the average type.

Common Traits

- **Introverts:** This type tends to seek more alone time, both to pursue hobbies and projects and focus on their home and family responsibilities, which are a higher share for them vs. other types.
- **Self-Employed:** Many have turned their DIY talents and entrepreneurial spirit into a self-employed career, with 25% of this type focused on building their own business.
- **Financial Insecurity:** 40% live paycheck-to-paycheck and 30% feel significantly stressed about money. They want to make more money and save more for the future, but have lower levels of confidence with managing money.
- **DIY Specialist:** Artisan loves to bake, cook and craft.
- **Less Wellness-Focused:** They spend less time exercising and thinking about health, but they do value lowering stress, mental wellness, and becoming comfortable with their appearance.

Highlights

- **Percent of Population:** Small <10%
- **Average Monthly Spend:** \$5,200
- **Average Monthly Household Income:** \$5,500
- **Spend Categories:** Wholesale Grocery, Hotels, Sharing Economy, Tech
- **Values:** Alone Time, Relationship Closeness and Improvement, Creativity, DIY



**EMERGING
TRENDS**

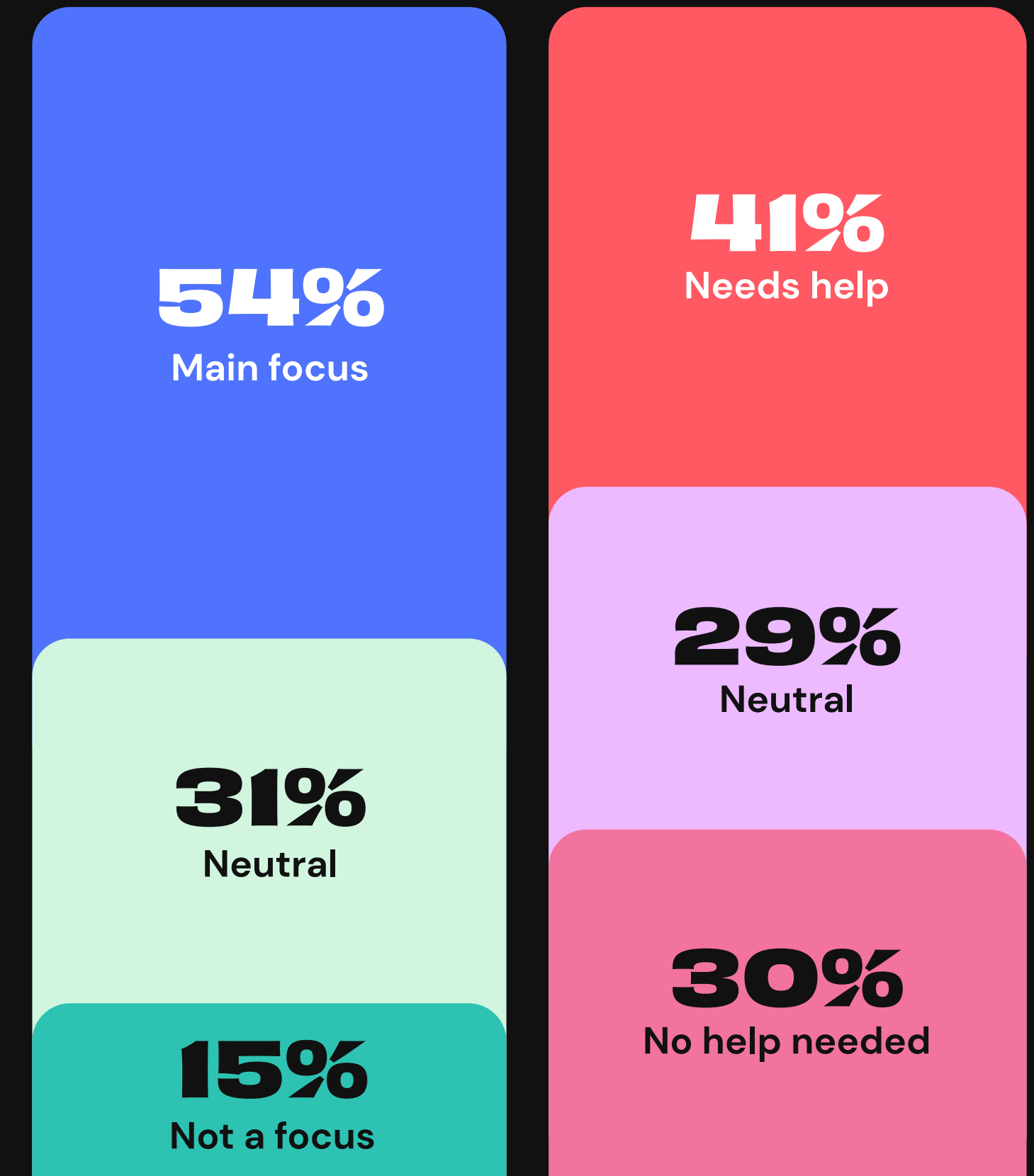
03

Sick-care Evolves To Well-care

Health & wellness has emerged as a top priority — **for all**. Consumers are alert to the critical need to own their health destinies, but still feel like they're climbing a mountain when it comes to being in control of their personal health.

Health has always been an ingrained part of consumer living, trending up and down with new diets, exercise fads and new warnings around disease-causing behaviors. But for the most part, our attention around health has historically been focused on reactive solutions — from losing weight to managing illness and solving acute problems. Health and Wellness as a lifestyle was typically reserved more for those who could afford the luxury (both cost and time) of things like organic foods, alternative medicine, 1-1 coaching, or specialized health diagnostics and programs. Today, it's clear that Health and Wellness as a lifestyle or mindset has reached a critical mass,

with 54% of all respondents indicating health and wellness is a main focus area in their lives. But while plenty of products and services have emerged over the years to help identify what's wrong — such as low levels of movement, inadequate sleep, risk of future disease — it hasn't been as obvious how to close the loop and pursue pathways for improvement with lasting, tangible results. People are now grasping for how to make progress. Of the respondents, **41% say they wish it was easier to achieve their health goals** — listing health as more challenging to control than finances, work, school, and family & relationships.



% of respondents indicating

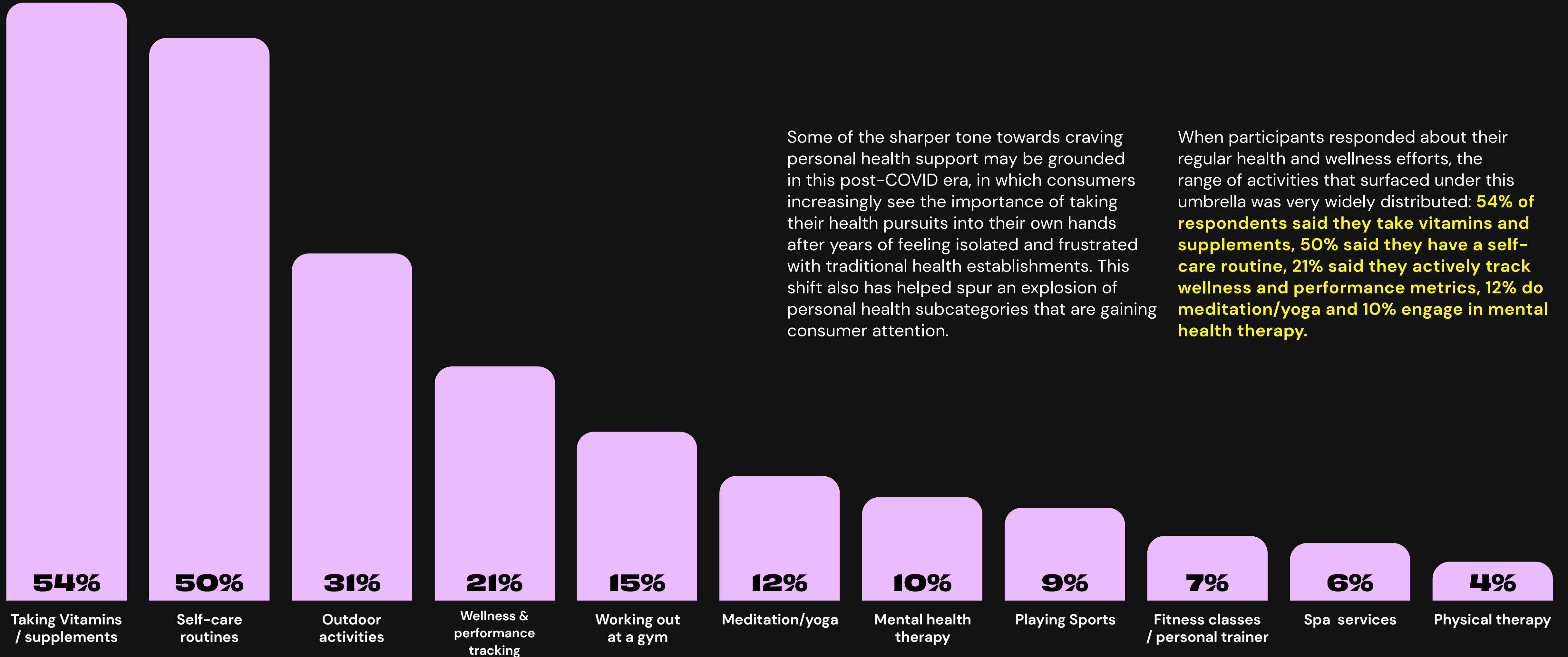
Health / Wellness is a Major Focus Area

% of respondents indicating

Wish Health / Wellness was Easier to Achieve

→ Which activities/behaviors are a regular part of your health & wellness routine?

% of respondents that trialed an activity/behavior and kept it as a habit.

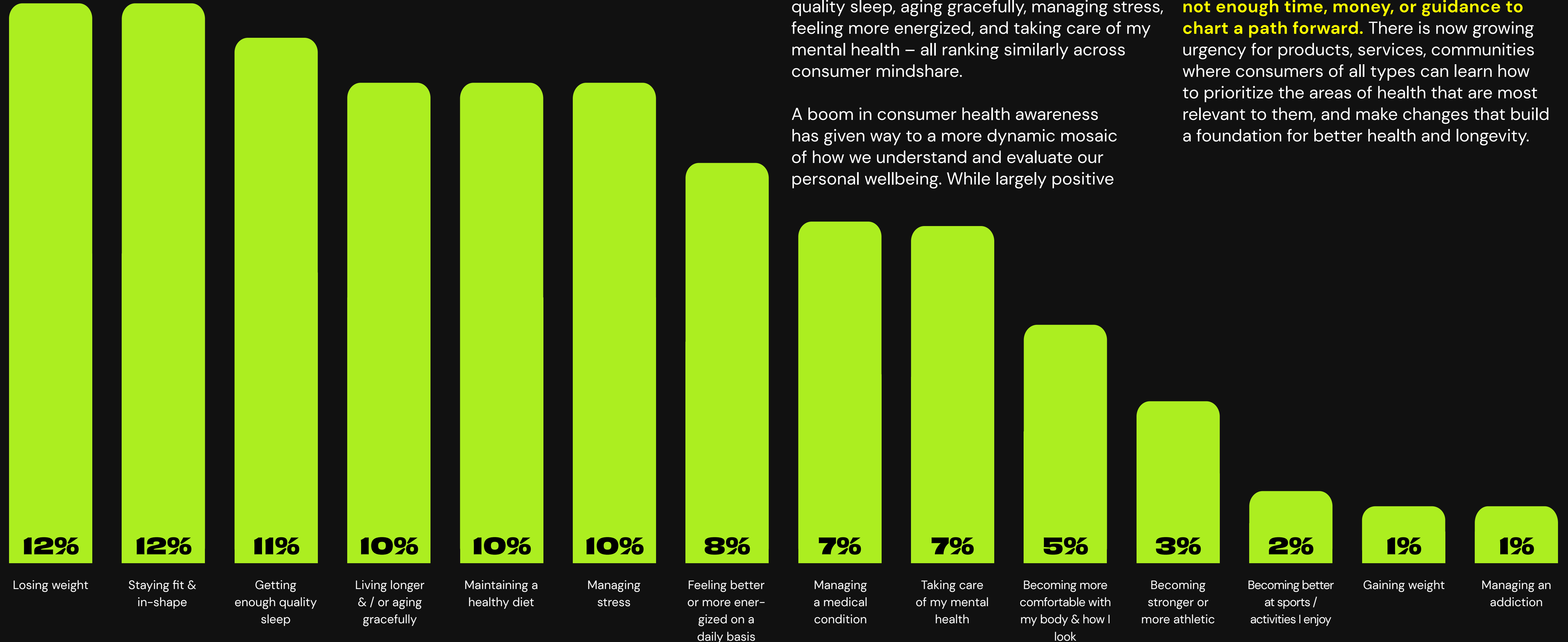


Some of the sharper tone towards craving personal health support may be grounded in this post-COVID era, in which consumers increasingly see the importance of taking their health pursuits into their own hands after years of feeling isolated and frustrated with traditional health establishments. This shift also has helped spur an explosion of personal health subcategories that are gaining consumer attention.

When participants responded about their regular health and wellness efforts, the range of activities that surfaced under this umbrella was very widely distributed: **54% of respondents said they take vitamins and supplements, 50% said they have a self-care routine, 21% said they actively track wellness and performance metrics, 12% do meditation/yoga and 10% engage in mental health therapy.**

→ What are your health & wellness goals?

% of responses



When asked about their most important health and wellness goals, respondents stated their most pressing objective was losing weight, closely followed by feeling good about one's body. What is notable is the significance of other holistic health goals like getting enough quality sleep, aging gracefully, managing stress, feeling more energized, and taking care of my mental health – all ranking similarly across consumer mindshare.

A boom in consumer health awareness has given way to a more dynamic mosaic of how we understand and evaluate our personal wellbeing. While largely positive

and aspirational for consumers to strive for a more balanced, proactive approach to health, this evolution has also led **many to feel overwhelmed, inadequate, and lacking agency with a growing list of health-related domains to optimize – and not enough time, money, or guidance to chart a path forward.** There is now growing urgency for products, services, communities where consumers of all types can learn how to prioritize the areas of health that are most relevant to them, and make changes that build a foundation for better health and longevity.

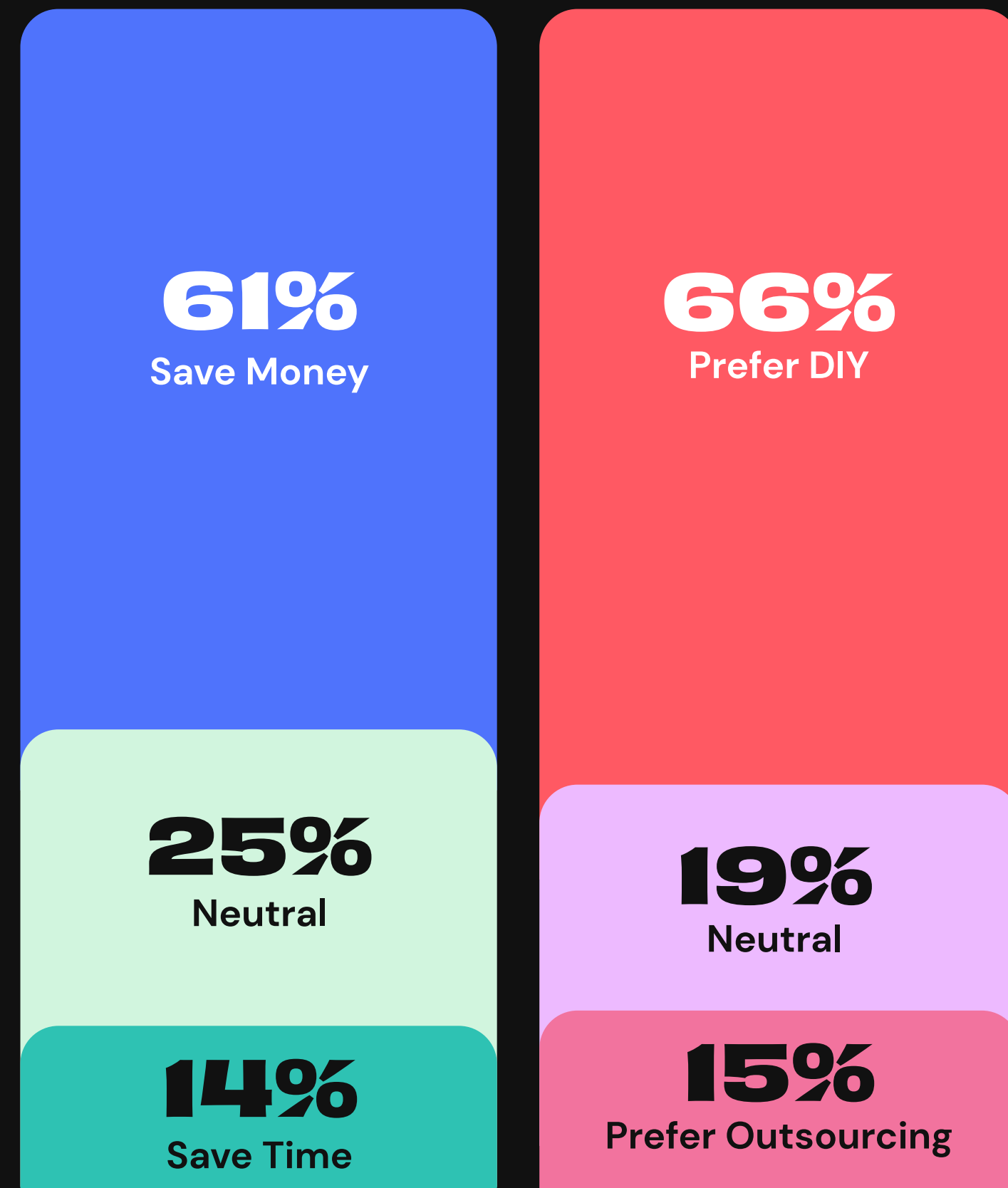
Money Matters

After a decade of on-demand fever, consumers are re-evaluating the value of their dollars.

The advent of mobile smart phones over a decade ago piqued an on-demand revolution. Suddenly, with personal devices in everyone's pockets, technology was able to stitch together supply and demand curves across nearly every aspect of life: transportation, food, childcare, personal services — the list goes on. But this convenience and access ultimately came at a price — and a price that's hiked sharply in recent years through membership and service fees while companies work towards profitability and navigate the impacts of inflation. After a decade of growing accustomed to clicking a button for immediate service and satisfaction, consumers may be changing their tune, particularly when there's a price premium.

When asked about how they prioritize time, cost and convenience, **61% of the total group of respondents said they prioritize money over convenience and 66% said they prefer to DIY vs. paying to outsource.** Interest in DIY is spikes across all the archetypes, even and especially for the more time-constrained, family-oriented archetype, Juggler.





% of respondents indicating

They prioritizing saving money over saving time (i.e., shop deals, get products less quickly)

% of respondents indicating

They prefer DIY over enlisting others to conduct a service

The challenge will lie in understanding the nuances of what consumers really "value"

While many durable, important businesses have been built within the on-demand industry, it seems the larger market may now be oversaturated and thwarted by an over emphasis on convenience vs. cost. We imagine this marks the beginning of a pendulum swing to a place of balancing price and value with urgency and convenience. This may stem from the pandemic reintroducing people to living quieter, simpler lives where DIY activities of all forms (ex: building standing desks, cooking, dying one's own hair) experienced a renaissance. And presumably, a looming recession and rising inflation will continue to drive people away from mounting service fees.

In a world where people are increasingly discerning about how they spend their money, we're likely to see new needs emerge as on-demand habits begin to unwind and

more traditional approaches come back into focus. The challenge will lie in understanding the nuances of what consumers really "value" in each area of their lives — and it won't be as simple as everything being fast. Rather, the bar for personalization may hit another inflection point, or there will be a need for added services and experiences to warrant spend. **And with a consumer group seemingly up for doing the work again, opportunity exists to provide relevant tools and resources for people who are now actively looking to do more with less, or re-engage in activities and experiences that help harken back to a simpler life.**



Choice is the Future of Work

A new era of "work" is evolving.

People are balancing desire to align values and have a broader impact with the realities of needing to make money to support their lives. Meanwhile, an increased desire for flexibility has resulted in a dearth of direction and support for many.

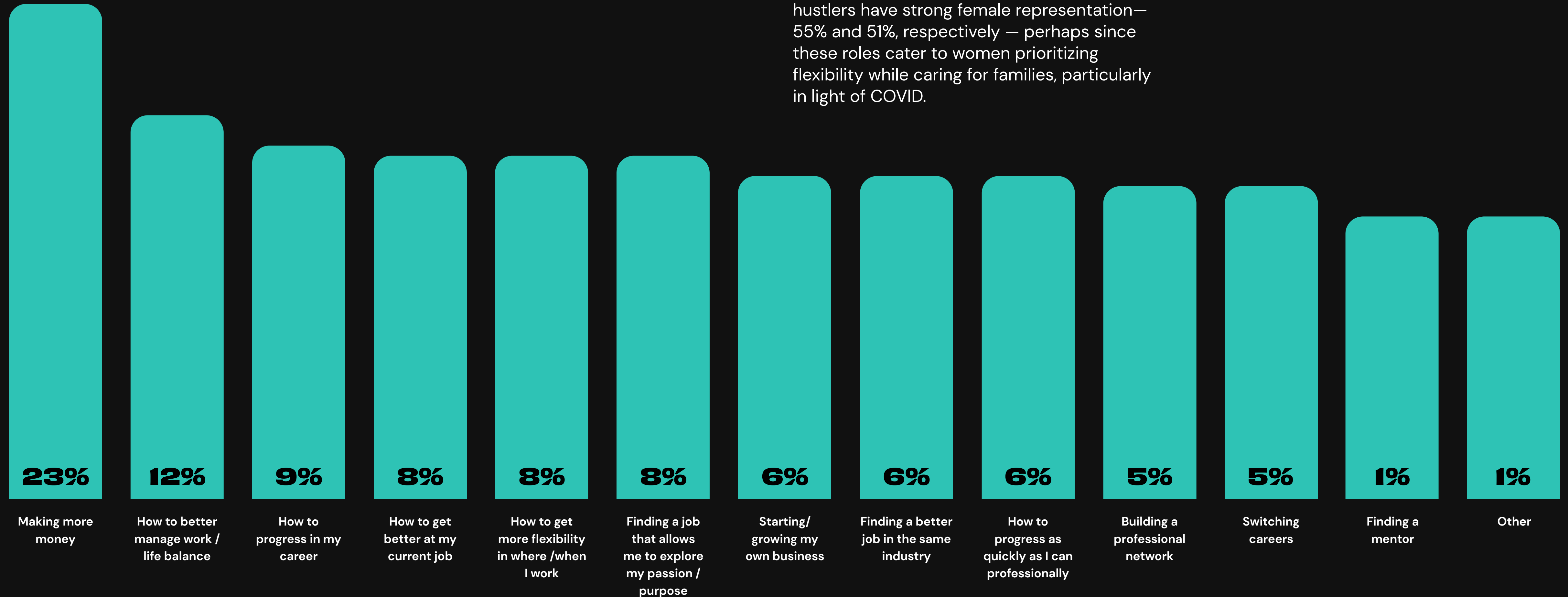
When participants were asked about work-related concerns, work/life balance surfaced as an important issue across the board, but making more money is still of utmost importance and concern #1 for people across all life stages and archetypes. Similarly, when asked about rationale for working, respondents primarily cited wanting to cover personal needs and/or that of a family, followed by working to make as much money as possible. Real world responsibilities appear to be dominating the anecdotal trend towards passion-based work in the immediate data, but there is still a shift in people choosing work from a different set of motivations

than generations past. People have varying preferences for structure and stability vs. flexibility and variety, especially as today's work environment increasingly allows people to make these choices accordingly.

In contrast to past generations eager to conquer the corporate ladder, the generally younger archetypes Wellbody and Maverick were slightly more likely to emphasize the importance of work/life balance — and, less surprisingly, they were also more likely to express the need for mentorship. When it comes to finding work that allows people to explore their purpose, Maverick was especially inclined (aligned with common assumptions about Gen Z and millennials) — but so were the older archetypes, Homebody and Explorer.

→ Which career-related concerns are you thinking about today?

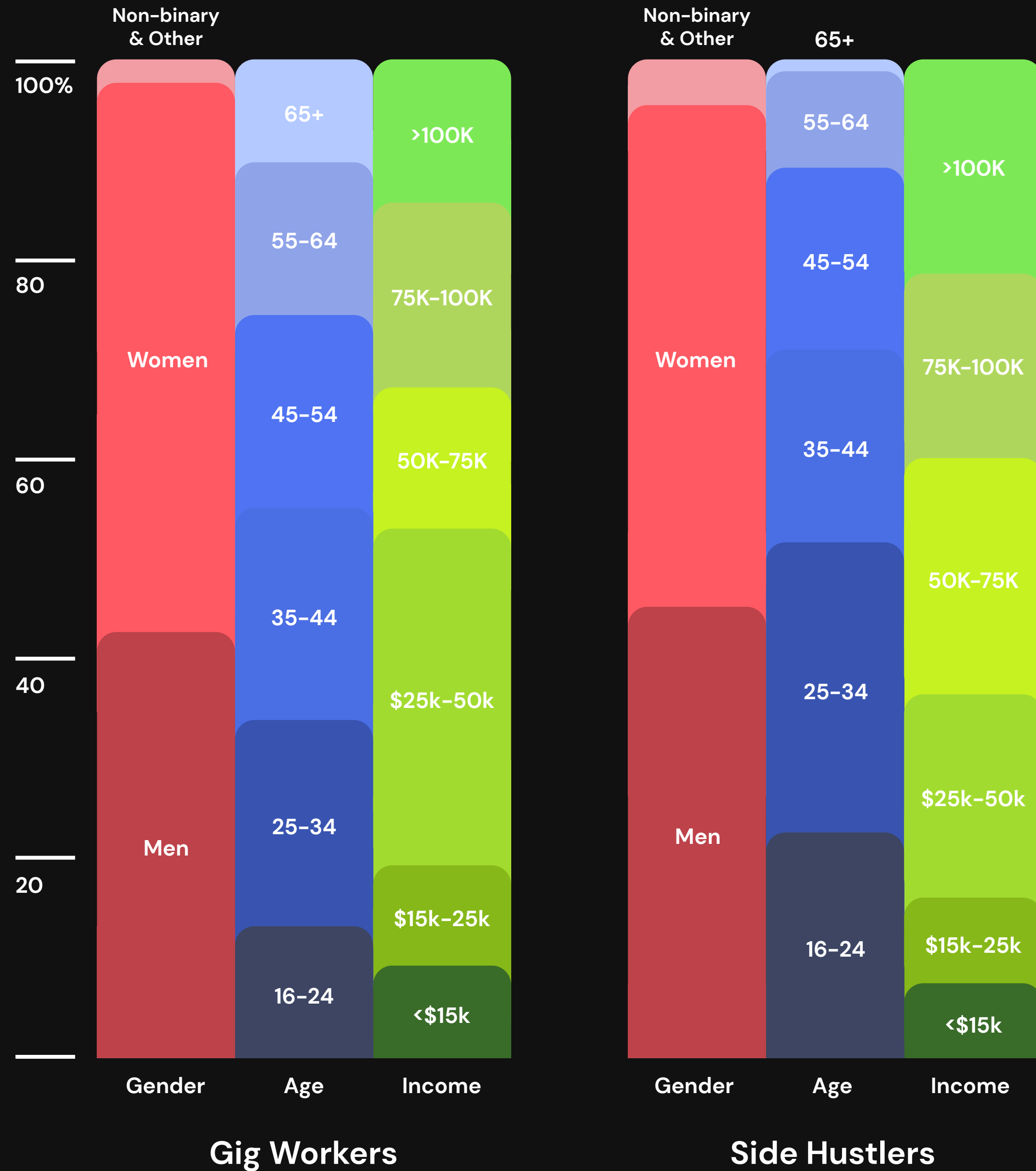
% of responses



Alongside the shift toward remote work, the past decade brought a rise in gig workers (contract workers in the on-demand economy) and side hustlers (side-project entrepreneurs). **Gig workers tend to skew older (66% are 35+) and be lower-income (53% make under \$50K), whereas side hustlers are younger (52% are under 35) and higher-income (63% make over \$50K).** Both gig workers and side hustlers have strong female representation—55% and 51%, respectively — perhaps since these roles cater to women prioritizing flexibility while caring for families, particularly in light of COVID.

Of the cohort of people fueling the gig worker and side-hustle economy, **30% identify as “workaholics” and 75% are adding the extra work to make more money.**

They also tend to be financially strapped with lower levels of financial confidence: **around 50% are working to pay off loans or debt and living paycheck to paycheck.**



Interestingly, gig workers and side hustlers have an above-average concern for mental health and finding deeper connections with partners and friends, which could be connected to having more isolated work. Of this group, 30% are concerned with their mental health and need to feel more energized, while 40% want to build deeper relationships with a spouse or friends, and 30% want to make new friends.

Continued growth in the freelance economy and remote work means demand for better credentialing and infrastructure for monetizing skills, as well as opportunities for seeking community and mentorship. Additionally, "prestige" is no longer objectively defined as it was before, so "success" looks different person to person, and life stage to life stage. **The future of work is not a matter of remote vs. in office – it is rather about balancing practicalities with purpose, as individual definitions of purpose evolves throughout people's lives.**

New Age Activism

Political activism appears to be a privilege, while new, non-traditional avenues for activism emerge.

While political and social discourse have dominated social channels and the news, consumers are more likely to “vote” with their dollars than their time. Political activism appears to be a privilege, while new, non-traditional avenues for activism emerge.

The past several years of social unrest across America have highlighted the wide range of experiences, equity and opinions that exist across our diverse demographic, shifting how consumers are spending time and energy engaging in social and political pursuits. While many people are motivated by social causes like giving to charity, less are inclined to political activism. About 10% of all respondents attended a political event or rally in the past year, but 50% donated to charity during the same period. Most archetypes exhibit similar donation behaviors with the exception of the older skewing archetypes, Homebody and Explorer, who are slightly more giving with their donations,

and Maverick — a younger, high-spending and low-earning archetype who donates about half as frequently to charitable causes as some of the other archetypes.

Activism enthusiasts, defined as those who have both attended a political protest or rally and donated to a charitable organization or cause in the last 12 months, represent 5% of the overall group. They primarily consist of young-skewing, white men with limited household responsibilities, primarily in the Pioneer archetype. They also tend to be liberal-leaning early tech adopters with above-average prioritization of self care.

50%

Donated to a Charity

10%

Attended a Political Protest

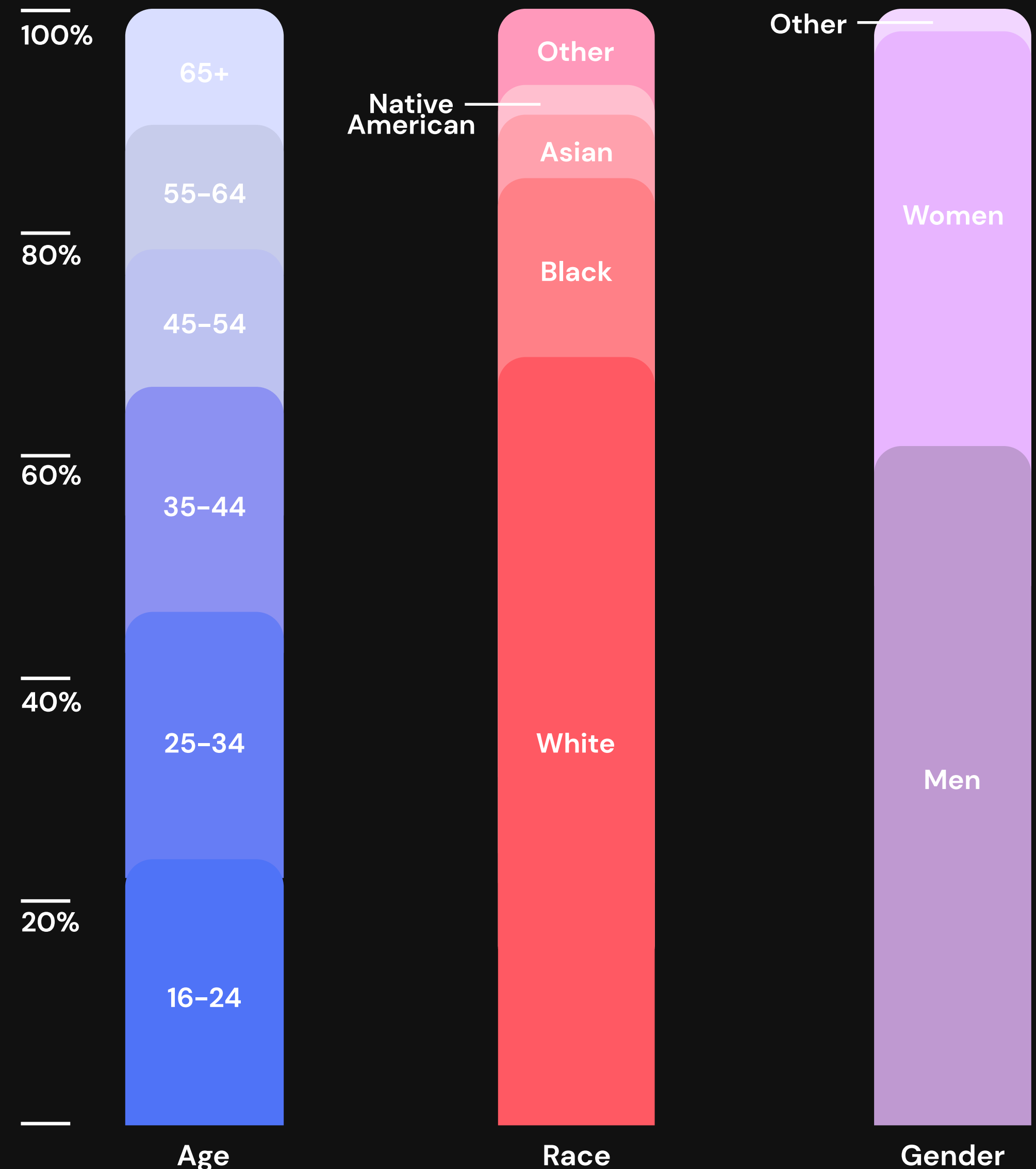
There's a growing demand for people to find ways to spend time and money in advancement of the causes with which they identify.

While the Gen-Z- and millennial-dominant Maverick is often recognized as the more politically-charged and socially-conscious generation, our findings indicate that they are still early in finding how they want to make an impact. They are about average when it comes to engaging in activism, but they do appear to be thinking through how to align their values across various aspects of life.

We're seeing early indicators that the "activism" of the next generation may not be as grounded in political outcries and demonstrations as it is embedded in day-to-day life, by choosing to work for organizations or buy products and services that are aligned with one's values and purpose.

The clamor of politics and detachment young generations feel from government is driving inspiration to fuel activism in non-traditional ways, both as employees and consumers. Whether it's DEI, sustainability, or any other motivating cause, there's a growing demand for people to find ways to spend time and money in advancement of the causes with which they identify.

Activism enthusiasts by the numbers



The Need for Community is Real

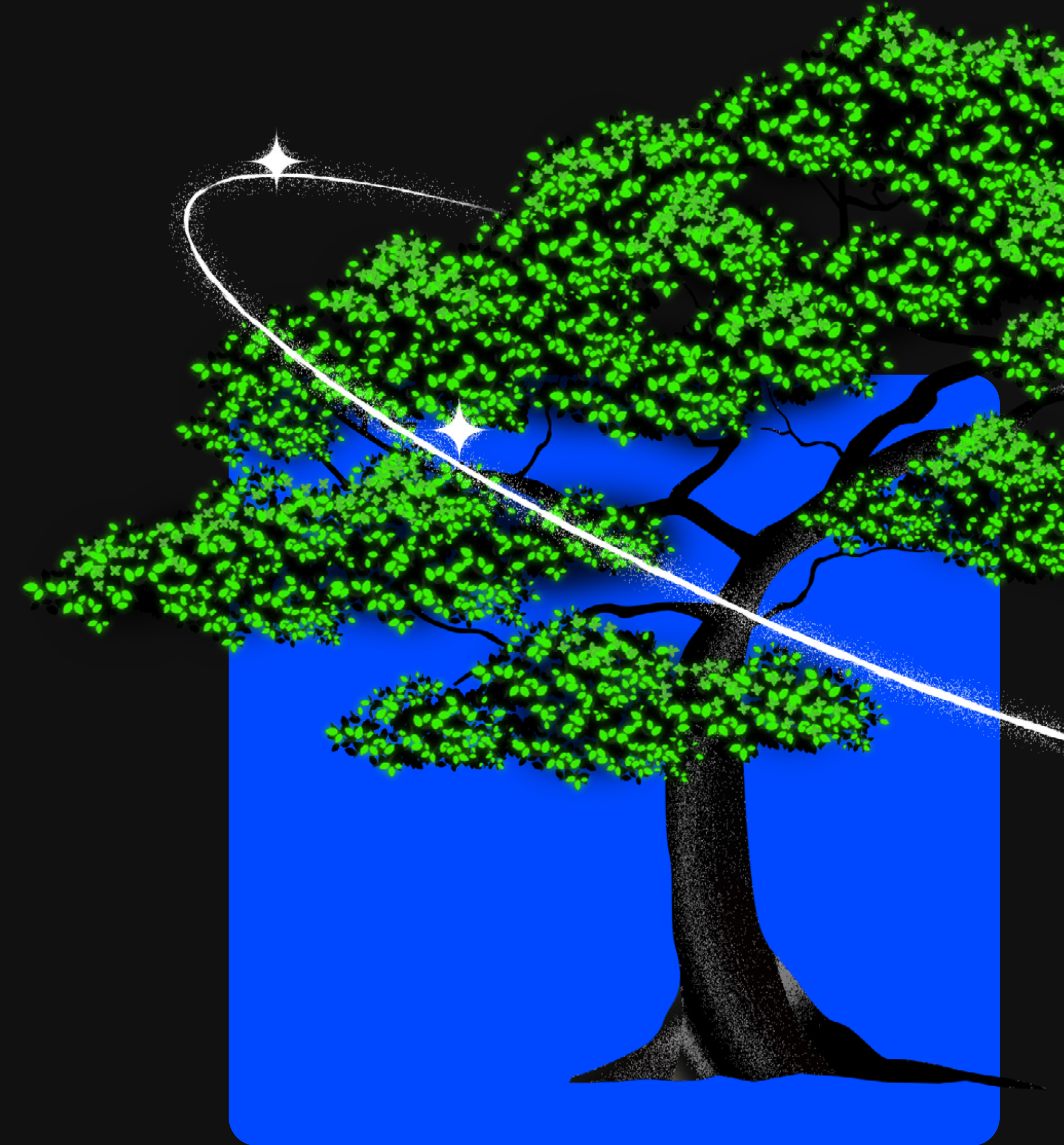
With the fading influence of organized religion, consumers are exploring support in other forms of spirituality and community.

Engagement in religion has seen a precipitous decline for the vast majority of people. In 2020, church memberships dipped to a record low¹ of 47%, and only 30% of our respondents consider religion and spirituality to play an important role in their lives. Of this 30%, people are more inclined to describe themselves as “spiritual” rather than “religious.” Additionally, there is **limited difference in the importance of spirituality and organized religion across age groups**, which suggests not just a groundswell of change across younger cohorts but also diminishing affinity across older generations too.

The Saver, Wellbody, and Pioneer — largely mid-aged archetypes spanning a broad range of life experiences — are the archetypes that find the most importance in spirituality. The Maverick — a Gen Z and millennial dominant

archetype that is preoccupied with finding their footing — is the least focused on spirituality, next to stretched-thin family-oriented Juggler.

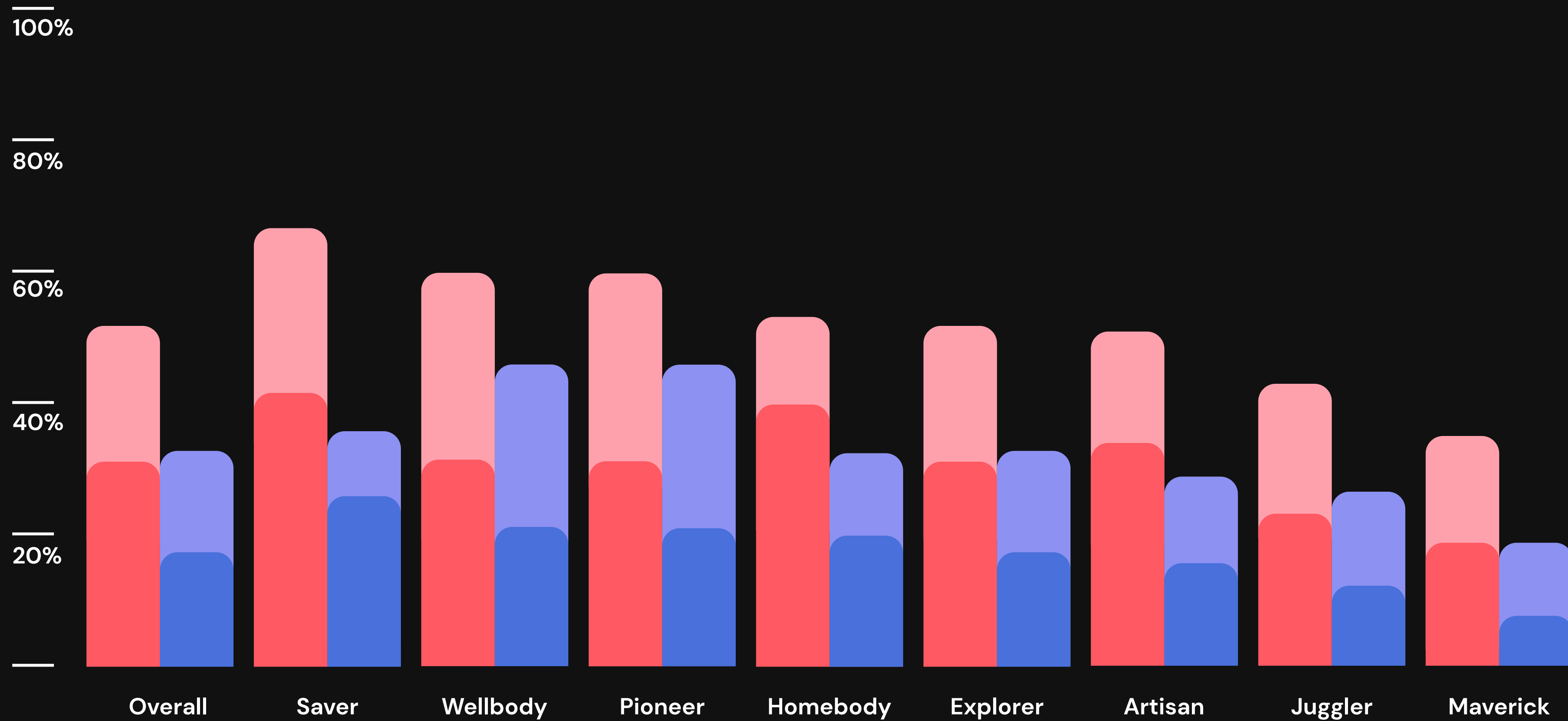
The fading influence of organized religion, both as a spiritual practice and as a community stronghold, is having a unique impact on cultural values and behaviors. Practices like manifesting, astrology, and tarot readings have seen a boom² in popularity, as people aim to fill the void for community and belief that was once centralized around the church. Alongside this, consumers increasingly seem to seek belonging through shared fitness routines (SoulCycle, Peloton), cult brands, music festivals, and other social gatherings around cultural experiences.



¹Gallup survey, March 2021

²The Guardian, October 2021

→ How Important is Spirituality or Religion in your life?



While organized religion may be declining, the desire for community and belonging is not. Research from the American Time Use Survey in 2021 showed that Americans over 15 years old are spending significantly more time alone³ than they were before — a trend that started before the pandemic. This is true for those across all age groups, ethnicities, income levels and geographies. The parallel rise of loneliness and mental health struggles is not coincidental. The church was not just a powerful gathering place for belief, it was a foundation for meeting new values-aligned friends or companions, support with childcare, and opportunities for charity. In what new ways can people find a positive sense of community and shared values as organized religion loses popularity? In an ever more complex and demanding world, the need for connection and support seems essential to society's well-being.

³ [Washington Post, November 2022](#)

Sustainability Moves from Transition to Table Stakes

The importance and urgency of sustainability is rising in consumer's minds, despite avenues to act on this value still being nascent.

Sustainability has emerged as a key focus across many areas of life, with **31% of participants stating that they spend a lot of time thinking about the environment, sustainability, and climate change, and 43% saying it's important to find sustainable options across various categories of household and personal spend.**

Businesses have also awakened to the growing need for sustainable options and environmental considerations, often driven by consumer pressures. While early business efforts championing sustainability led to niche brands and products focusing on ingredient transparency and local supply chains, today bigger brands and businesses are racing to integrate sustainability into their practices with varying degrees of success.

Eventually, increased standardization of sustainable business practices will mean increased competition for appealing to the growing set of sustainability-minded consumers — ultimately driving greater practicality and accessibility of offerings. Consumers have created the flywheel for demand, but it's on businesses to deliver solutions in an affordable, value-aligned way, rather than consumers shouldering the weight of change with high costs and friction. This resonates with the sentiment shared by Saver, a typically middle-aged, more financially constrained archetype, who proved to be the most environmentally conscious archetype despite less financial flexibility.

Agreed that "it's important to find a sustainable option..."
(across groceries, cleaning products, clothing, beauty supplies, etc.)

64% (MAX)
SAVER

43% (AVERAGE)

29% (MIN)
ARTISAN

The % of respondents who say they spend a lot of time thinking about the environment, sustainability, and climate change

68% (MAX)
SAVER

31% (AVERAGE)

12% (MIN)
MAVERICK

Sustainability is in an
transitional period from early
to mainstream.

While the sentiments around sustainability from Maverick, a younger archetype, might look neutral or underwhelming at first glance, their early investment in this area is in fact an encouraging signal given their limited life experience. For a younger demographic, their near-parity with other archetypes is significant — with 12% of Mavericks spending a lot of time thinking about the environment and climate change and 33% believing it's important to find sustainable options across daily consumables. They are still finding their footing with environmentalism but their headstart is pronounced.

Much like how wellness started out as a niche emerging trend before proliferating all consumer mindsets today, sustainability is in a transitional period from early to mainstream.

While the degree of environmental enthusiasm is varied amongst consumer

archetypes today, it will eventually become a fully integrated lifestyle that will not be reserved for a select few activists, but for all consumers who feel committed to align their dollars with their values with the right tools and options to do so. The simple reality is that this progression is both essential and inevitable for a prosperous future.

**FUTURE
FUNDAMENTALS**

04

For an optimistic future, people are seeking a return to the fundamentals.

The past few years have brought exponential change to our behaviors, mindsets and lives. Senses of security and control at work, home, and in personal pursuits have been put in question. When asked how optimistic they are about the future, respondents across all archetypes agreed that they were more optimistic about their own future (53%) than that of their childrens (41%) or the world (27%), pointing to elements of hope mixed with profound doubt about long-term trajectories. This mirrors recent Gallup research that found that only 42% of US adults think that today's youth "will have a better living standard, homes and education" — an 18% drop in two years and matches the previous low in 2011.

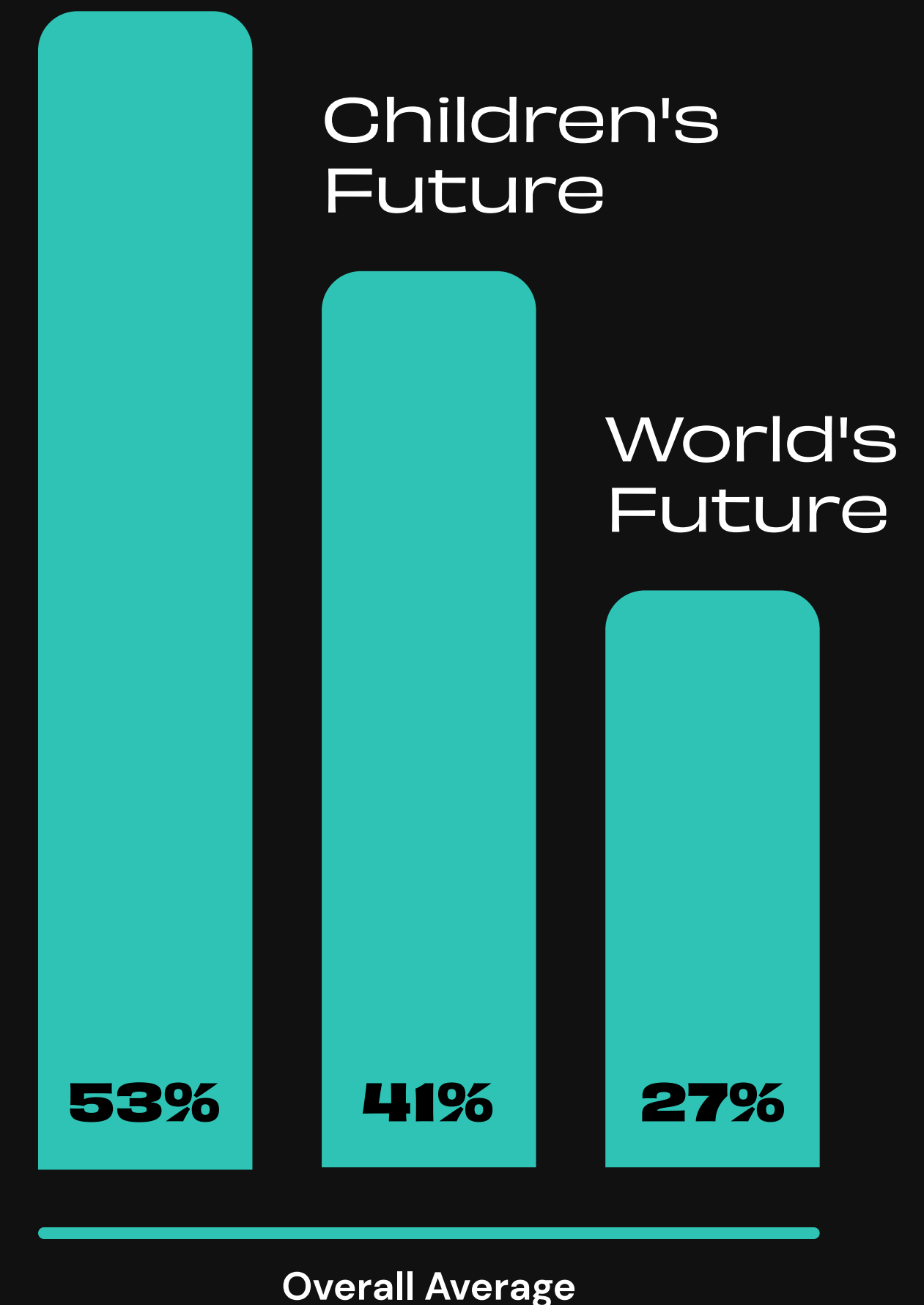
When asked how respondents they see their lives in the next 12 months, 55% of respondents report they are "taking it one day at a time," 21% are trying to "get back

to how things were" before the upheaval of the past few years, 15% eager to "turn a new leaf" heading into future, while 9% are looking to make up for lost time. It is very telling that over half of consumers, in one way or another, are looking to get back to the basics — living day by day, thinking through priorities, needs and next steps.

After more than a decade of digital proliferation and hyper consumerism that unbound our way of communication, life and work, punctuated by several years of worldwide solidarity of isolation, we now have an opportunity to emerge with fresh thinking and a renewed sense of purpose.

→ Thinking 5 years ahead, how optimistic are you about —
% of respondents who are optimistic

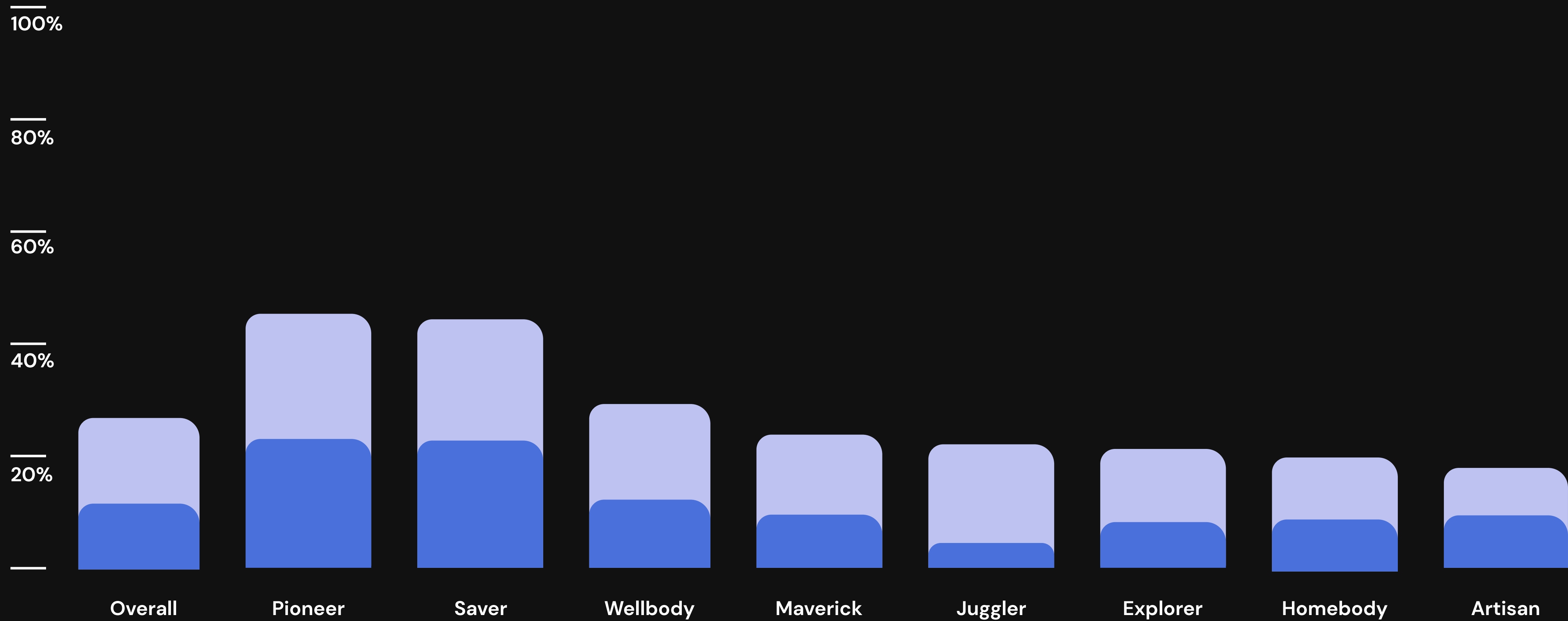
Your Future



➔ Thinking 5 years ahead, how optimistic are you about the "Future of the World"?

Importance of Organized Religion

□ Somewhat Optimistic □ Very Optimistic



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The next wave of game-changing companies will be life-changing companies.

We at Forerunner believe the next decade of game-changing companies, services and products will be life-changing ones addressing society's truest needs: building, purpose, self-reliance and direction, advancing sustainable offerings, creating deeper connections, fueling economic resilience, and supporting greater health.