

Ten things *to know*

How You're Built to Buy, by NextGen Research

~ 1,000 U.S. Millennials and Gen Z, surveyed in Sept 2026.

Money anxiety.

63% of regular savers still worry about their finances. **66%** of everyone.

1

The call they don't make.

37% have put off talking to a homebuying professional because it feels overwhelming.

3

Shame and belief.

55% say thinking about their finances can make them feel like they've failed. **64%** still believe they can reach a money goal.

5

Trust in AI.

48% trust a human's homebuying plan more. **45%** trust AI as much or more.

7

Security and trap.

64% say owning would feel most secure. **43%** say a mortgage feels like a trap. **28%** say both.

9

2

Overwhelm.

60% say there is so much homebuying information that it is overwhelming.

4

The question they don't ask.

57% have avoided asking for help with money because of how it would look.

6

Distrust.

54% worry a mortgage professional might take advantage of them. Same share among people who budget and save.

8

How they want help.

Half want a few clear options and every number. **77%** want time to think.

10

The down payment.

About one in ten knew the minimum on a conventional loan is 3%. Talking to a lender did not change that.