



# GENERATIONAL TRENDS

How does a customer's age group impact the buying and selling process, and how can real estate agents, mortgage professionals and title agents cater to each demographic?

This flyer examines data from the 2026 Home Buyers and Sellers Generational Trends Report\* from the National Association of REALTORS® to identify key strategies for connecting with customers from different generations – each with their own unique set of priorities, preferences, and values.

## STRATEGY #1: USE DATA TO CREATE A GOOD FIRST IMPRESSION

### Silent Generation (born 1925–1945)

- Made up just 4% of buyers in 2025, but was the most likely age group to purchase new construction, with the Silent Generation home purchased in 2000. New developments offer the appeal of less upkeep and need for renovations.
- Along with Older Boomers, this generation is the most likely to be downsizing. Many are choosing to purchase duplexes/condos and 31% opted for senior-related housing.

### Baby Boomers (born 1946–1964)

- Dominated the market as both home buyers and sellers, representing 42% of buyers and 55% of sellers.
- Reasons for purchasing include retirement and downsizing, and being close to family and friends.
- With an accumulation of housing equity, Boomers have plenty of flexibility and choice.

### Generation X (born 1965–1979)

- With 60% of households made up of dual incomes, Gen X was the second highest-earning demographic in 2025, and purchased the second-largest homes, at a median of 1,900 square feet.
- Gen X is the most likely demographic to choose multigenerational living to accommodate aging parents, school-aged children, and adult children moving back home. While 14% of all buyers opted for a multigenerational home, Gen X led the way at 19%.

### Millennials (born 1980–1998)

- Along with Gen Z, Younger Millennials were the most likely to be first-time home buyers in 2025. However, affordability issues continued to challenge Millennials overall, and first-time buyer numbers fell from 71% of Younger Millennials in 2024 to 60% in 2025, and from 36% of Older Millennials in 2024 to 33% in 2025.

- Despite surpassing Gen X as the highest-earning demographic (with a median household income of \$132,700), Millennials made up just 26% of the buyer market.

### Generation Z (born 1999–2011)

- As the youngest generation, Gen Z made up the smallest percentage of home buyers (4%) and sellers (2%) in 2025, but continues to put its own stamp on homeownership.
- Continues to buck traditional trends as the most racially-diverse, the highest percentage of buyers who were unmarried couples (19%), and the highest number of single female buyers (35%).



## STRATEGY #2: UNDERSTAND AND HONOR CUSTOMER PREFERENCES

### Silent Generation

- Prioritizes being close to family, friends and health facilities, as many rely on more tech-savvy children and grandchildren to help them maintain their property, finances, and wellness.
- Most likely generation to depend on a real estate agent for paperwork help, inspections, property tax and withholding information, and determining market value.
- Prefers to see prospective homes in person, rather than online.

### Baby Boomers

- Many are entering retirement, seeking less property maintenance responsibilities and downsizing to smaller spaces due to empty nests.
- Boomers moved the furthest distance in 2025, at a median of 45 miles. Younger Boomers were the most likely to move to rural areas and 28% of Older Boomers chose small towns.
- Prioritize affordable housing, lower tax rates, access to health care, part-time employment opportunities, and moderate climates.



### Gen X

- Along with Millennials, Gen X is the most likely age group to have school-aged children at home, influencing their priorities for home size, neighborhood, and proximity to good school districts.
- Gen X was the most likely demographic to consider owning a home as a good investment (83%).
- As the first of the internet generation, Gen X likes to do their own research online before consulting a professional.

### Millennials

- Most likely age group to use real estate agents (91%), but also embrace digital options like neighborhood search apps, virtual tours, and live streams of showings.
- Prioritize proximity to their jobs and commuting costs when considering a home.

- Younger Millennials have the largest share of student loan debt (39%), with a median amount of \$30,000, reflecting the difficulties younger generations face to save up for a down payment. This group will likely appreciate help with financing options.

### Gen Z

- As the most internet-savvy and climate-conscious generation, Gen Z buyers have likely done their research and are seeking a home that will sustain them for as long as possible.
- Along with Younger Millennials, they are more likely to purchase older homes than other generations.
- This group is most likely to explore alternative methods for buying and selling, such as home sale-leaseback programs and mobile/online closings.

## STRATEGY #3: SHOW CARE AND RESPECT

**The Silent Generation, Baby Boomers and Gen Xers** will appreciate careful assistance with paperwork and inspections, touring areas that offer their valued criteria, and personalized touches, such as a hand-written thank-you note upon closing.

**Millennials and Gen Zers** tend to be highly conscious of current events, social equality, and autonomy, and expect similar values from those with whom they do business. Flexibility, omnichannel customer experiences, and a commitment to diversity, equity, and inclusion are important factors as well. Quick responses to social media engagement and texts, and respecting pronoun preferences are simple but effective ways to attract and retain younger customers.

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