Jack McFarlane 0:07

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Jack McFarlane 0:46

Hi everyone, and welcome to the HR Happy Hour Network. This is the Play by Play podcast hosted by myself, Jack McFarlane and Nick Schlemmer.

Nick Schlemmer 0:53

Hey guys. How's it going?

Jack McFarlane 0:55

Well, it's already been a month since our last episode, which is crazy. I feel like Time flies. We've had a pretty hectic, personal month for the two of us in our whole family. This episode's dedicated to our grandpa. Shout out to you. He's been so strong, although he wouldn't want us to say that for some reason. But yeah, this is dedicated to grandpa. With that being said, let's just jump right in and have a great day.

Nick Schlemmer 1:19

Yeah, I couldn't think of anything better, grandpa. I know you're listening. We love you, see you soon

Jack McFarlane 1:32

As you guys know, Nick and I are in our senior year of college. We are so close to being done. Our cousin Halle is already done. My sister Carleigh, even closer to being done than us. And you know what that means? Time to go get a house, right? A lot of Gen Z is doing it. In fact, about 27% of Gen Z already owns a home. So Nick, why don't you jump in, tell us about some of these early trends we're seeing when it comes to home buying with Gen Z.

Nick Schlemmer 2:02

So like Jack mentioned, we're already getting close to entering that real life stage, getting getting a different car, getting a home or an apartment. Oh, here comes the bills.

Jack McFarlane 2:16

Lots of interest rates, lots of loans...

Nick Schlemmer 2:20

Lots of things to look forward to, but kind of the first thing is, unlike millennials who delayed ownership was kind of due to that 2008 financial crisis that happened, Gen Z is actively seeking affordable and sustainable living solutions. Both of those can be very challenging to find right now, yes, just with how expensive everything is. I mean, you see it across the whole country.

Jack McFarlane 2:47

And not just not just homes, not just homes. You see it in groceries. You see it in gas. Everything is expensive. So the affordable part of that is the biggest problem that I see at least when I'm researching, uh, homes, or even apartments, townhomes, stuff like that. I mean, I don't know, have you done much research on stuff like that? Nick, I know we're still kind of at least a year way before we really have to think about that.

Nick Schlemmer 3:11

I mean, most of everything that I've seen is from a renter's perspective. You know, we still have that one year to go, and so far, I've changed in different departments each each year of college, so three different apartments now, and yeah, like, everything just seems to keep going up slightly. It's hard to find you know, if you want a one bed, one bath, even in Nebraska, not a crazy, what you would call expensive area, you're still over $1,000 a month. I mean, Utah, it's probably a little bit more.

Jack McFarlane 3:44

Yeah, I remember. So I've actually been at the same apartment complex, and every year my rent goes up and my room doesn't change. So that right there tells me it's getting more expensive. And I was just looking to maybe try a different apartment complex for my last year, in a one bedroom, you know, private apartment near Salt Lake City. Was like, I don't know, like, $1,500 I was looking at, yeah, so I think part of that, at least in Salt Lake, there's not a lot of student housing. You kind of have to live outside the city. But even then, I mean, right now, I'm in an apartment where I have three other roommates. I've got a private bedroom but a shared bathroom. Just normal apartment. It's like $700 a month now, and it will probably go up another $25 and that's for renting an apartment. So yeah, you know, getting a mortgage in this age and having your own home, it can be really challenging, and that's why we only see about 27% of Gen Z in that stage of life. Um, I think Nick had a good point in our pre show meeting to to mention that Gen Z is 1997 to 2012 so, you know, we're kind of on the earlier end. I'd say, right, 2001 2003 mm. Yeah. So a lot more of Gen Z is going to be coming to this stage. Um, in fact, by 2030 it's expected that 30% of all homeowners will be Gen Z. So that number will just continue to exponentially rise. Yeah, so some of these trends that we're about to discuss can fluctuate, but we're already seeing a huge shift from millennials to Gen Z. So why don't you take us through kind of the Sustainable side of things? So we've kind of talked affordable that's hard to do, but Gen Z, we're seeing a huge change in sustainable housing. So why don't you kind of take us through what what people are looking for in that regard.

Nick Schlemmer 5:38

Something that I know I would be looking for, assuming Jack would be doing the same thing, or something that involves energy efficient homes, you know, whether it has smart thermostats or Eco modes on all the appliances, just to keep those bills lower, because, like we said earlier, everything is going up in price. So if we can lower the bills, that's just an added bonus, right?

Jack McFarlane 6:00

Yeah, exactly.

Nick Schlemmer 6:02

But so we're looking for those properties who may have solar panels, like I mentioned, the thermostats, the water saving appliances. And another thing that we could look at was is what they call green certifications. So those are properties that have LED certification, similar to eco labels, that will attract the more that will attract more Gen Z buyers.

Jack McFarlane 6:31

And just to jump in real quick, kind of cutting Nick off, um, that just basically means that an expert has come into your house and they have, they've given you the stamp of approval, yes, this is an eco friendly home. So just the way that, if you were buying it, you would know that an independent person has come in and said, Yes, this is eco friendly, and that is attractive to a lot of Gen Z home buyers. So continue, I'm sorry to cut you off.

Nick Schlemmer 6:56

I'm glad, I'm glad you clarified that. And then kind of my last touching point here, for the sustainability aspect, would be some sort of a walkable community. Now, Jack, I don't know if you want to touch on that a little bit more, but I would imagine that is something that is, you know, maybe close distance to where our jobs might be, or walking walkable communities to like the grocery store, all of those places that we'll need on a daily to weekly basis.

Jack McFarlane 7:25

Yeah, you pretty much hit the nail on the head there. That was something I honestly didn't think of before doing my research for this. And then I the more I thought about in research, the more I realized I kind of have some of those things right now. So basically, walkable community, just like Nick said, it works. Close grocery stores, close your friends, your family, everything that you would normally need is close around you. And walking distance. Now, walking distance, and quote, it could be stretched out further than you want to walk, but just close enough to where you're not commuting an hour to work every day or driving 30 minutes to the grocery store, stuff like that. And in my case, you know, I'd even think about this, I've got two grocery stores that are so close. I mean, they were literally right down the road in either direction. I take my electric scooter everywhere. Nick and I did that all the time in Nebraska. When I was there, electric scooter all over campus. It saved a lot of gas. It was good for the environment. Now you can debate on the making of an electric scooter, but that's not what we're arguing. Um, that's basically what that means is that everything you would normally need is in a really nice distance. And I know even when I look forward to buying a house, I want to be in an area that is close to the beach. I don't have to be on the beach. I just want to be warm weather, but I wanted to be close enough where I could take a bike to the beach. You know, that's like an on requirement that I really want for my first place, whether it be a house, an apartment, I don't know. Do you have anything like that? Have you thought, subconsciously, anything on the sustainable side? Because I was doing that and I didn't even realize it, you know what I

Nick Schlemmer 9:00

mean? No, I agree with you. I was kind of in the same boat. I think that I've personally gotten quote unquote lucky with my housing choices. So far, they've all been super close to the grocery store, to school, to work, even just a few miles away. Now, granted, like in Nebraska, where I go to the university. It's all downtown, essentially. Everything's relatively close. But just moved down to Florida for internship, and I literally have a Walmart less than two blocks away. We could walk there if we really needed to. And it's just it's something that I would never really think of until maybe I'm purchasing that first home, then I would look into what's around. But yeah, I just, I never really think of that. And it's that's kind of interesting. Yeah,

Jack McFarlane 9:49

it's like, it's very subconscious in our minds. Like, the more I sat here and thought about, you know, all the places that we've lived and where I want to eventually end up, um, I. So it was interesting to see that as, like, a huge trend that was, like, one of the number one things I saw over and over again and all these different studies and papers I was reading about this topic that that came up in, I think every single one was a walkable community. Well, let's pretend you know you you know kind of what you're looking for. Now, how are you going to find a home? Because that has changed too. You know, with the use of a technology and even AI, everything has changed in every aspect of life that includes finding homes. Nowadays, you can go on Zillow, right? I've used Zillow a bunch fantastic finding homes. You don't really need to go through reality agent, a realtor. Um, AI powered searches are very, very popular. There's a number of them. If you just looked up AI powered home or apartment, they will pop up 20 pages of Google with them. Um, yeah, my one knock on them. I don't know if you've run into this problem, at least for apartments, is they always want, you know, they kind of ask them questions like, oh, how many bedrooms? What type of amenities Do you want? Blah, blah, blah. Then it's like, oh, in your email and we'll send you the results. I'm like, okay, yeah, I don't want to do that. I just want to see it. So that's I kind of have beat with him for that. I'm like, just show me the apartments. Like, I don't want to give you my email and get spammed. Um, but if you do find a good site, there's often virtual home, home tours or AR augmented reality, so you can like for for this current apartment, they they had something like that. And so I was able to go online. And you know, it's kind of like Google Earth. Click through the arrows you get to see you can move around your screen, 360 and that was actually a huge reason why I ended up choosing here, because I felt really confident in the room I was going to be getting. And yeah, so there's a lot of things like that when it just comes to finding homes, everything has changed. So let's pretend you've kind of found the house you want. You used your AI search. Nick, okay, you used it. You found what you want, but like we were talking about, it is getting expensive, so real estate companies are starting to offer new financing models to help with that. Why don't you take us through some of these newer things that we're seeing with these Gen Z home buyers?

Nick Schlemmer 12:14

Yeah, of course. And the first one that that I want to mention and talk about is the rent to own programs. I know a couple of my friends, personally have started doing this, so they're already on the road to, you know, building the equity and that credit that we need, that credit score, to eventually own and purchase a home of ourselves. We have real estate companies offer those alternative financing models for Gen well, not only for Gen Z, for everybody, but Gen Z is taking the most advantage of it. Is a good way to put it. I think Jack and there's also now the statistics on it. I don't have much data on but first time home buyer rates for our generation with the Gen Z are actually lower than those of previous generations at the same age at that, you know, Gen Z age that we're at 2020 to 25 roughly, in that age, you know, we're starting to get into that purchasing time. But, yeah, the lease option, the lease purchase agreements, which I think is a is a great way for Gen Z to, like, I say, grow their credit and build equity. Build equity to their name. Yeah, exactly.

Jack McFarlane 13:25

It's a great way to build equity while still renting like so basically, how they work is, you sign your contract and let's say it's an apartment. You know? It's a one bed, one bath, solo. It's your apartment. Well, you sign the contract and it works like a normal rental agreement. You pay rent, and they you know, it's just a normal rental agreement, but then there's a second contract, and sometimes it's an obligation and sometimes it's an option, depends on your situation, but that's basically saying, at a certain point you will then turn around and buy that apartment and end the lease and then own it. So it's a way that, although you're paying rent to start and it's not yours, you're saying, I will eventually buy this and then they'll start, you can start building equity, helping out your credit, until maybe you can get the mortgage that's right for you or a loan that's right for you. Um, and like, like, Nick said, uh, plenty of people in Gen Z are doing that. I mean, he personally knows people that are doing that. It is a great way to to get started on the road to owning a home. And then here's another interesting thing. I don't know. I haven't really seen this yet, but it doesn't surprise me, they're starting to use smart contracts with the blockchain. So we had an episode that went over the blockchain not too long. How many episodes ago was that Nick, I mean, three or four episodes ago? Yeah, three episodes It was, yeah, a couple months ago. But episode wise, not long ago. Um, and basically, they're using the blockchain to streamline the whole process. I remember when my family moved. To, um, you know, we went to this place in Columbia, and we sat down for, I don't know, it felt like hours and hours, and mom and dad just signing paperwork and paperwork, blah, blah, blah. Then you hand them the keys, right? Everyone knows all the boring stuff. This is a way that just gets rid of all that paperwork. You can do it so much faster. It's super transparent and super duper secure because it is on the blockchain. Now, have you, I haven't heard personally of anyone doing this yet. I think it's very, very new. Have you seen anyone doing that at all?

Nick Schlemmer 15:30

No, I haven't personally seen anything. But from what it sounds like, I'd imagine that this is only going to become more and more relevant, even within the even within the realty offices. Like, I think if I was selling you a home Jack, I would rather everything be done by the buyer, to just have that done prior to, you know, us sitting down and me handing you

Jack McFarlane 15:58

the keys. I think that would be, I agree. And I feel like then the need for the physical paperwork aspect of it isn't that big anymore, because if you do it on the blockchain, the information will always be there. It will always be secure. You can go back in 50 Years and track it to exactly so it's not like it'd be like, Oh, what if we lose it, like it's probably more secure than the paper version anyway, and it's faster. So I think you're right. We I think we'll see that in all of home buying, and that'd be really cool, because, you know, that kind of leads me into the next point, and how technology is affecting not only how you buy the home and mortgage the home loan out the home. It's where you buy the home at. So way back in the day, if you wanted, you know, if you wanted to work a nice office job, you are going to the city. You might live in the suburbs, 30 minutes an hour away from the city, but you're going to New York, right? You're going to San Francisco, Chicago, St Louis has a lot of, you know, any major city, but with the change of technology that we've seen, and, I mean, even just the past 10 years. I mean, if you look back a decade ago, the technology, it's night and day better. Now imagine in another 10 years, that allows people to kind of live wherever you want. So you're starting to see that a lot of these secondary cities are starting to blow up, or even people that just are able to live out kind of in the middle of nowhere, for lack of a better term, and still do their job perfectly because of the technology. Yeah, I know, like Austin, Denver rally, they're all becoming really big. I mean, we've personally seen Denver grow over the past couple of years. You know, we've been there a decent amount, I would say places like salt lake as well. But there's already so many people here. I don't know how there could even be more people here. I can't imagine it's growing. It's crazy out here. But yeah, have you kind of seen that? I mean, you're in Lincoln, I'm sure Justin starting college, you've seen it expand too. That's kind of a place that I would consider like a secondary City, 100%

Nick Schlemmer 18:05

you know, in the state of Nebraska, there's not too much in in a better, blacker terms, there's not too much going on. So Lincoln is, you know, it's the capital city. You call it a city. It's nothing like, you know, New York or skyscrapers. Yeah, we don't really, don't have any any skyscrapers or anything like that, but I would say that it is growing. I think more and more people to that point that you made are coming to those affordable metropolitan areas where they have a city like feel but it's not coming with that huge price tag that you that you anticipate with living in a

Jack McFarlane 18:45

big city. Yeah, it's nice because you can do your work from anywhere, really, as long as you have an internet connection. And I mean, even just a simple laptop, you're able to do most things from anywhere nowadays, like you could. You really could, if you had an internet connection, you could go out in the middle of the woods, sit there and do your work as long as you somehow got maybe you could use the star link, you know, the is that? Elon, yes, yeah, you could use that out in the woods to do your work, right? So I think you'll see a lot more people being spread out and not attracted to those big cities, especially in another 10 years, 20 years, 30 years down the road, um, and I would say technology, I

Nick Schlemmer 19:22

would say to a thought that I just had was, you know, with these remote jobs that are becoming more and more relevant with every year that passes by, we always think of we have that retirement destination, or, like, where we want to end up with A remote job and everything, like, say, Florida, for example, Florida is packed and is only growing more, like Jack said, with Salt Lake. I don't know how you could fit more people down here, but with a remote job and you want to be somewhat close to the water, just like Jack wants, you could do that you don't have to wait until, until, like you don't have to go. Find a specific job that is hosted in Florida. You could have a job that, who's, that's a great base is in, you know, Salt Lake in Florida.

Jack McFarlane 20:11

That's a great point. I'm, you know, it's actually funny. You mentioned that I'm, I'm doing the opposite. So my internship, the company is based in Florida. And of course, you know, I'm working in Salt Lake and the cold and the mountains freezing in the snow while they're tanning on the beach. But that's a great point. Yeah, you don't need to wait. I didn't think of that. You don't really need to wait for, oh, when I retire, I'm moving to Florida, or I'm moving to Alabama, and I'm going to the beach. You can just go there and work from you don't you know, that's a really good point. Nick, it

Nick Schlemmer 20:39

just shows that the world technology, the business in the world, everything is it's always changing. It's always adapt, always new things.

Jack McFarlane 20:49

Yeah, and that that couldn't be more true with Gen Z and the housing market. I mean, like we've said, it's just starting, right, 1997 or the earliest, earliest, we're kind of near the beginning, which is crazy to think about, but these trends will they will change over time as more and more buy homes, but they will shape the real estate market for for decades now, just like Millennials Steed in the generations before. You know, we'll see more sustainability, tech friendly is another big one, and hopefully affordable homes, right? But, yeah, you know, only time will tell exactly how these trends play out. But I thought it was super cool to kind of dive deep into these early gen C home buyers, especially since we're right there. I mean, we're a year away, if we do this podcast episode in a year, we could be doing it from our own homes. You know what I mean, like? So, yeah, which is, which is wild to think about, yeah. All right, well, we're gonna take a quick break, and then we come back. I'm gonna give Nick a first of its kind, AI Gen Z quiz. So stick around for that. I think it's gonna be a lot of

Jack McFarlane 22:00

fun. All right, we're back, and it's time for, you know, I'm gonna call it a mini game time. It's not really a win or lose game. Today's episode was all about Gen Z and home buying. And I thought, what would be a better way than to see how Gen Z Nick really is? So I've been in the lab with Jim and I, AI back and forth, back and forth, making my own, well, making, I guess, should I say our own. It's, it's AI, it's Gemini and mine, like I we teamwork this, and it's going to tell us, you know, is Nick a true Gen Z or so? We're going to find out. I'm going to read him a question, give him the couple responses, and then he'll just give me that, and at the end, we will find out if Nick is really a Gen Z, or if maybe he's like a boomer in disguise. So

Nick Schlemmer 22:41

are you ready for this? I'm right. I'm interested to see how I fit in.

Jack McFarlane 22:47

Okay, and if you're watching on YouTube, feel free. You can see the questions. Read along there. I can. I'll explain the scoring at the end. So if you play along, just track your answers down, and then you can also get your own score. So let's jump right in with question one. This will be 20 Questions. 20 Questions. Okay, all right, when you need to learn something new, like fixing a leaky faucet or understanding a business concept, where do you typically go first? Do you go to Google, YouTube, Tiktok or Instagram, reels? Do you ask a family member or friend, or do you consult a book or like a traditional course, like a learning course? So which of those would you say is most like you? Most likely me would be. I would go to Google first. You'd go to Google first, and we're off. Question two, what's your go to week in five? Are you hitting up a trendy restaurant or bar? You binge watching a new show? Are you playing some video games? Are you exploring a local market or actor activity work in a side hustle or personal project, or finally, just relaxing at home and having some quiet time?

Nick Schlemmer 23:56

Ooh, I would say, let's go with exploring a local market or outdoor activity. Mainly the outdoor activity part for for golf,

Jack McFarlane 24:08

yep, golfing, right? Okay, that's kind of what I think that's what I answered too when I did this quiz. So, yeah, that the outdoor activity. All right. What is your preferred way to discover new music? Are you using like Spotify has that AI where it makes the playlist for you. Tiktok. You know, we've seen Tiktok songs just blow up in the past over a year now. Are you getting friend recommendations? You hearing it on the radio, or you? Are you exploring niche music vlogs? I can't imagine that's what you're doing, but,

Nick Schlemmer 24:44

man, so here recently, I've been getting a lot of the new songs off of Tiktok, off Tiktok. I even have a whole separate, you know, saved page just for those tricks that I find on there, so then I can add it to my Spotify.

Jack McFarlane 24:59

I think. More and more people are doing that. I noticed that, you know, I used to don't listen to the radio. It was on a long road trip, and it's like every song you heard was a song that was somehow had a clip on tick tock, or famous on tick tock. I think that's super common nowadays. Um, yeah, that's, that's pretty good. So no niche music blog for you. You're not a niche Yeah. No blogs. Okay. All right. All right. So what next question is? What's your stance on quiet quitting? We've talked about that quite a bit on the show. Do you think it's a valid way to maintain work life balance? Do you think it's lazy and that you should strive for more it could depend on the job and company culture, or Are You Too busy to even worry about it.

Nick Schlemmer 25:44

I think it would depend more on the job in the company culture as to what would determine Yeah, do that and not Yeah, yeah. I

Jack McFarlane 25:54

agree with you on that one. All right. Question five, your ideal form of digital communication is it texting, voice notes or video messages, Discord or slack, email or phone call. And I think I would include things like Snapchat, Instagram, as probably video messaging, or maybe text, okay, or maybe discord, because that's social media, we'll say social media, C with discord, email,

Nick Schlemmer 26:25

honestly, texting, texting, texting, yeah,

Jack McFarlane 26:27

yeah, I think I agree with you. Texting, it's solid. It's always good. What is your fashion philosophy? Nick, I'm really interested in this. Okay. Are you impractical? Do you stay on top of all the latest trends? Are you a big Thrifter? Do you go for more classic, timeless looks, or are you just throwing on whatever's clean and right there in your closet?

Nick Schlemmer 26:55

I would say comfortable and practical?

Jack McFarlane 26:57

Yep, I would have guessed that, and that's exactly what I said, too. So I don't know. Maybe you're staying on, you know, you're out in Florida, you could be on the latest trends, you know, I don't know definitely, you definitely

Nick Schlemmer 27:08

see them out here. But

Jack McFarlane 27:11

Okay, question number seven, when it comes to financial planning, where do you get your advice? Do you go to reputable news sites like Forbes, you know, or Yahoo money, they have all that stuff. So like Google, in a way. Are you on Tiktok or Instagram again with those finfluencers, which is kind of a new word I learned about I didn't know there was a difference between a finfluencer and an influencer. Are you going to family or friends, personal trial and error, or are you hoping education, like through school and books, will get you there? I

Nick Schlemmer 27:50

would say family and friends.

Jack McFarlane 27:52

Family and friends always solid. How do you feel about the concept of the metaverse, another topic we've covered on this show. Do you think it is the future and you are super excited about it? Do you think it's interesting but not fully convinced yet? Do you think it's just hype and it won't really go anywhere? Or do you only use it for like gaming and socializing? You don't really see it as going anywhere further,

Nick Schlemmer 28:22

I would say I'm so torn. I'm gonna go with I'm gonna go, it is the future, and I'm excited about its potential. I think it could still be quite a bit down the road to fully unlock its potential, but

Jack McFarlane 28:35

I think it's coming. Yeah, I agree with you. There. It's it's got a long way to go, but I can see the vision. You know, you really can do everything with those meta quests, and I assume they'll only get better. So I agree, but it might take a while. All right, what is your opinion on physical media, like vinyl records, DVDs and books? Okay? Do you think they're essential for the authentic experience and collecting. Do you just like it for the esthetics and prefer digital? Is it a relic of the past? Fully digital is better, or do you only use it for things that aren't available digitally? I'm

Nick Schlemmer 29:17

going to sound super Gen Z and say it's a relic of the past and

Jack McFarlane 29:21

say, I'd have to agree with you there. I mean, the fact that just having it for the esthetic would be a common answer amplifies that it's a thing in the past, right? It's a thing in the past. I agree with you there. All right. Question 10, if you're buying something new, what's your primary concern? Are you thinking about the price the brand, how sustainable or ethical it is, how unique or niche it is, or its functionality.

Nick Schlemmer 29:50

Wow. You know, I'd like to say I go through all of those whenever I'm making

Jack McFarlane 29:55

financial decisions. Good purchase would go through all of those. But if. You had to pick, I would

Nick Schlemmer 30:01

say the first thing I'm looking at is the price tag. Yep,

Jack McFarlane 30:05

I agree with you there, and I think many people would How do you react to online criticism or negative comments? So let's pretend you were a finfluencer, maybe, and you're gonna hate comments. How are you gonna react? Are you engaging politely and addressing it? Are you just going to ignore it, because it's just noise and it is just the internet? Does it bother you, but you don't want to let it show? Are you going to clap back, you know, with a with a nice, a nice response, that one's tempting, or do you just never really encounter it? You're not really on social media like that. I think for this, let's assume you are on social media like let's assume you're an influencer, okay, yeah, I think that's the best way to answer this one.

Nick Schlemmer 30:52

Honestly, I would do my best to ignore it. Yeah.

Jack McFarlane 30:57

I think that's always the right choice. There's no need to clap back, although it would be tempting. I feel like to, I

Nick Schlemmer 31:03

was gonna say, although I'm sure a lot of people are faced with, you know, some they want to, but right

Jack McFarlane 31:09

I think, but I think that's always right choice. You gotta remember, it's just the internet. Can't let it affect you. But let's move on to question 12. What is your go to snack after a long day, are you going for something that's nostalgic from your childhood? Are you eating something that's trendy, healthy, like, um, this isn't good. I can't think of some healthy, trendy snack I've been snacking on, like, sugar snap peas recently. I think that would go into that category, something like that. Are you doing just whatever's right there, quick and easy, grab and go, type food. Or would you just sit down and just cook a meal or a small meal at that? Um, instead of snacking around,

Nick Schlemmer 31:47

no, I would say, not necessarily trendy, but the healthy snacks on healthy

Jack McFarlane 31:52

snacks? Yeah, I try my best, I try my best to get those healthy snacks. Doesn't always work. All right, when you hear the words side hustle of this list, what is the first thing that comes to mind? Is it driving for rideshare, like Uber, content creation, freelancing, reselling, like, if you go to a thrift store and then, you know, sell it on eBay. A lot of people do that. Or is it something that hasn't really been figured out quite yet, and that would be new for you.

Nick Schlemmer 32:25

I would say first thing, when I hear side hustle out of those, I would think of reselling.

Jack McFarlane 32:31

Reselling, yep, and you know what? You actually did that for a while. I did do so that makes sense. Yeah. All right, we're getting close Nick question 14, how important is a brand's social impact, impact to your purchasing decision? Is it extremely important? Important? It's nice, but not a deal breaker, or you just it does not matter at all.

Nick Schlemmer 32:57

I would say it's nice, but it's not a deal breaker. Not

Jack McFarlane 32:59

deal breaker, all right. Question 15, what is your preferred way to unwind after a busy week? Are you sitting down and scrolling through social media, tick tock and just kind of zoning out? Are you going outside and being active? Maybe you meet up with some friends in person. Maybe you're going to read or listen to a podcast. You could listen to the latest episode of the play by play. That's always a good option. Or you're gonna play some video games.

Nick Schlemmer 33:28

Man, I feel like it changes, honestly, through a few of those options, I would say with going outside and being and being active is probably my weekend wind down.

Jack McFarlane 33:42

Yep, a lot of golf. Golf can be relaxing. Lot of golf, and yeah, lot of golf. And being outside in the sun, even just, you know, chilling that that is relaxing. Golf could be exhausting. Yeah, Okay, we're almost there. You discover a new core esthetic. What is your first response? Here are your quotes to choose from. It's time to overhaul your wardrobe or room. You'll observe it from a distance. Maybe get a shirt. Here some some pants. There is it. Just another trend. You're sticking to your guns. You're staying comfy, um, or what in the world is a core.

Nick Schlemmer 34:27

I would say, you know, I want to go with the last one, but I would say, sometimes I see myself going for the like, I'll see it from a distance, but I might grab a shirt. Like, if I Okay, yeah.

Jack McFarlane 34:41

I like that, yeah. All right, your phone dies when you're out. What is your immediate concern? Is it? How will I capture this moment for my story? How will I find my way home I can. Finally, disconnect and enjoy the present moment. Or, how will I contact people if there's an emergency?

Nick Schlemmer 35:08

The last one, how people? Yep,

Jack McFarlane 35:10

yep. I think that's a good response. Depending on where I'd be at, I might be like, how am I getting home? You know, yeah, depending on All right, you encounter a viral tick tock sound. What do you do? Are you immediately thinking of how you can use it in a video? Are you adding it to a playlist or sending it to a friend? Are you scrolling past it it's already overused, or you have no idea what I'm even talking about?

Nick Schlemmer 35:38

I would say that.

Jack McFarlane 35:40

And also, that song too. So it's any sound scrolling past it, you know,

Nick Schlemmer 35:49

if I like it, I'll play it maybe. Yeah, here's some more from it. But yeah, we're just gonna, you're

Jack McFarlane 35:53

not making a video. You're not stop what you're doing. A tick tock in a video. Nick. Maybe you're not gonna,

Nick Schlemmer 35:57

you're not gonna see me busting out any moves anytime soon.

Jack McFarlane 36:02

All right, two to go. Pick your ideal comfort. Watch content. Are you doing a nostalgic cartoon from your childhood, like maybe you're busting out some Spongebob, I'll do that. Or Scooby Doo you know, that's always a classic for me. Um, are you going True Crime documentary? Are you doing a study with me, or Lo Fi beats live stream, or I maybe will include any music live stream that you know, just jamming on some music, or you go on more classic sitcom, like a Seinfeld office stuff like that. I am 100%

Nick Schlemmer 36:34

nostalgic movie, TV show.

Jack McFarlane 36:37

Every single time you can't go wrong. You cannot go wrong with the nostalgia. All right. Final question, before we find out if you're actually a part of Gen Z or you need to be kicked off the podcast forever, let's find out. Last question, if you had to start a new side hustle tomorrow, which of these would you pick? Are you selling digital art on Etsy? Are you starting a niche social media account to review products? Are you offering local pet sitting or house sitting services? Are you going to consult for small businesses on social media strategy, or are you going to do something like DoorDash or Uber Eats

Nick Schlemmer 37:16

if I had to start tomorrow, if I had to do it tomorrow, probably driving or doing like a DoorDash. Yeah, I think that's a good choice, if I had to do it tomorrow and not put a lot of thought into it. That seems the easiest, easiest route.

Jack McFarlane 37:35

All right. Nick, cannot see my screen. I've got his results pulled up here. Nick, you scored 47 points to you, that really doesn't mean much, right? Now? Are you ready for your answer? This is going to determine if you still have a job on this podcast. Okay, this is a big this was secretly a way to really test you. It's not some fun game, all right, by scoring 47 points, you scored in the exact group of peak Gen Z. You're totally on trend and digitally fluent. Nick is a Gen Z, er, so that the point range there was 36 to 55 points for you guys playing at home. Here's how the points worked. If you answered the answer that was considered the most Gen Z, it was one point, and then from there it went on down, 2345, points. And I think the most, it was always a was the most, and then it went down like that. So if you're, if you're looking right now, you can see Nick's active breakdown here. I'll scroll down real quick and see each question how many points he scored. Four total. 47 here were the other groups that you missed out on. So 20 to 35 was you're still basically in high school. You're a true your true age is a tick tock prodigy. Okay? And there was peak Gen Z. Then at 56 to 75 was a wise old millennial at heart. You're you bridge the gap between digital and traditional. Then you've got, I would be, then you've got 76 to 90 points, which is you've got that Gen X skepticism and practicality down. And finally, 91 to 100 I was kind of hoping you could get this. I thought it'd be funny. I didn't think you would but a true Boomer soul, you appreciate the classics and perhaps a slower pace. So if you had to guess, Nick, what do you think I got on this?

Nick Schlemmer 39:34

I would say in between the point ranges, you are probably peak Gen Z as well.

Jack McFarlane 39:41

I was super close. I was at 58 points, so I was a wise old millennial at heart.

Nick Schlemmer 39:49

That's what I thought I would be. I thought I would fall

Jack McFarlane 39:51

into that category, right? Because, I mean, you, you don't strike me as the classic. You know what? The stereotypical Gen Z would be, you know, very tick tock and phone obsessed. You know, that is for anyone that wants to know. Nick is not phone obsessed. He's not on much social media, so he is not a stereotypical Gen Z. But it's good to know that your peak Gen Z, right? It's good you get to keep your job. Keep my job. It was really just a test the whole time, and I'm glad you passed

Nick Schlemmer 40:25

me too. That was fun, Jack, thank you. That was a good surprise for the show.

Jack McFarlane 40:30

Of course, we'll take another quick break. We'll come back with everyone's favorite quote of the show. You

Nick Schlemmer 40:43

all righty guys, we are wrapping up today's episode talking about all about Gen Z in the housing market and everything of that nature. And then interesting half game time there at the end. Mini game time. Mini Game mini game time. Spoiler, if you skip to the end of the show, I'm still Gen Z. Weather

Jack McFarlane 41:02

is peak Gen Z.

Nick Schlemmer 41:05

But for today's quote of the show, I wanted to kind of focus on the first topic with the housing market and everything of that. So this is coming from, and I don't know who this is, sadly, but Louis Glickman is the person who said this. And I quote, the best investment on Earth is earth. You can't get any more solar than that. Oh,

Jack McFarlane 41:28

Steve, quote for quote of the show from Nick, always bring it with the quotes. One day we should do a switch episode. I'll bring on a quote, and it's gonna flop like none other, because I'm not gonna be Oh, fantastic, as always. Nick, thank you, Jack, alright, well, thank you guys for listening. We really appreciate all the support. We hope you guys had blast, had a blast. We hope you guys had blast. We hope you had a blast. Hopefully you're able to play along with the with the Gen Z quiz, you know, let us know, are you still in high school? Tiktok prodigy. Are you a boomer at soul? You know, we would love to know once again, shout out to grandpa and yeah, thanks guys,

Nick Schlemmer 42:08

yes. Thank you for tuning in today, and bye for now. You

Unknown Speaker 42:12

you.

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