

PulteGroup Survey: Forget Big Weddings — Millennials and Gen Z Want to Say 'I Do' to Their First Home

Often criticized for 'splurging' on avocado toast – new PulteGroup survey finds younger generations are focused on saving for their first home.



While many think millennials and Gen Z are spending their money and time on overpriced brunches and trying to attain the fleeting fame of TikTok, survey results show the younger generations have their eyes on a bigger prize: a place to call home.

According to a new survey of millennials and Gen Z, 77% say they are making homeownership a top priority. For some, that means putting aside a new car, fancy vacation -- or even scaling back on their wedding plans. And despite facing more challenging market conditions than their parents did, they remain optimistic, with 66% expressing positive or neutral feelings about the current housing market. The survey of individuals aged 25 to 44 was recently conducted by PulteGroup, America's leading

homebuilder for first-time, move-up and active-adult buyers. These survey results reinforce the enduring appeal of homeownership. Millennials, once known for delaying milestones and avoiding “adulting,” are now well into juggling careers, family and the dream of a backyard. Gen Z, the first true digital natives with social media in their DNA, are right behind them, eager to trade in their apartments for starter homes of their own.

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Both generations are focused on achieving the American Dream and are reshaping what it means to buy a home – adjusting their lifestyles and making compromises to save while prioritizing space, privacy, and the ability to customize their future abode.

Affording the Dream

For first-time homebuyers, the path to homeownership starts with smart savings strategies. While 70% cite not having enough money saved for a down payment as their biggest hurdle, they’re finding creative ways to make it happen.

To close the gap, buyers are adjusting their lifestyles. Over the last three years, more than half cut back on travel and vacations, 56% delayed big-ticket purchases like cars, furniture and luxury items, 47% trimmed spending on fitness and wellness memberships, and 42% scaled back on entertainment like movies, concerts, events and nightlife.

Some buyers are also finding support from family, with 14% receiving financial assistance from family when purchasing a home, whether that’s a gifted down

payment or closing costs (42%), assistance with monthly mortgage payments (31%) or their parents co-signing on a mortgage (30%).

Dream Wedding or Dream Home?

For many, saying “I do” has long been considered one of life’s most significant milestones. But for today’s first-time homebuyers, that special day may look a little different. The vast majority (81%) say they would prioritize keys to a new home over their dream wedding. Nearly half (44%) would even scale back their celebration to make homeownership a reality – 63% would opt for a smaller, less expensive venue, while almost half (47%) would reduce their guest list.

Some are skipping lavish honeymoon getaways, with over a third (34%) of those surveyed saying they would spend less or skip their honeymoon entirely, whereas 28% would postpone their nuptials altogether.

“These buyers aren’t giving up their dreams. They’re redefining how they get there,” said Ryan Marshall, PulteGroup President and CEO. “At PulteGroup, we build for every generation, but we take special pride in delivering many of our customers’ *first* homes. Today’s first-time buyers want a home that reflects who they are and where they’re headed, and we’re here to help make that happen. Whether it’s thoughtfully designed floor plans that maximize livable space or working with our mortgage team on financing options, we’re focused on making homeownership achievable, not just aspirational.”

Home for the Family

Although nearly half (48%) of millennials and Gen Z surveyed say building financial equity is an important reason for purchasing a home, a deeper desire is at play: creating stability and a sense of belonging for their families. In total, 62% of respondents cited wanting to provide a home for their family as their primary

motivation for pursuing homeownership. This is especially important to women from these generations (66%) and those age 35 and younger (66%).

With a home comes more space and privacy. Nearly 60% of millennials and Gen Z cited these as important reasons to buy their first home, along with the security and stability of owning (55%) and the freedom to customize and renovate (54%).



Supporting the Dream of Homeownership

This is why many first-time homebuyers turn to builders like PulteGroup. Newly built homes help protect the savings they worked so hard to build. Included warranties mean fewer worries about major repairs, allowing buyers to budget with confidence instead of bracing for surprise \$5,000-\$10,000 repairs common in older homes. With 77% making homeownership a priority, builders who deliver affordability without compromise will help shape what it means for this generation.

PulteGroup's market research division conducted the online survey of 634 American millennials and Gen Zers from September 9-12, 2025.

About PulteGroup

PulteGroup, Inc. (NYSE: PHM), based in Atlanta, Georgia, is one of America's largest homebuilding companies with operations in more than 45 markets throughout the country. Through its brand portfolio that includes Pulte Homes, Centex, Del Webb, DiVosta Homes, and John Wieland Homes and Neighborhoods, the company is one of the industry's most versatile homebuilders able to meet the needs of multiple buyer groups and respond to changing consumer demand. PulteGroup's purpose is building incredible places where people can live their dreams.

For more information about PulteGroup, Inc. and PulteGroup brands, go to pultegroup.com; pulte.com; centex.com; delwebb.com; divosta.com; and jwhomes.com. Follow PulteGroup, Inc. on X: [@PulteGroupNews](https://twitter.com/PulteGroupNews).

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