

## Cryptocurrencies: A Whole New World

Although the world of cryptocurrencies might feel a foreign language to most, these digital assets are already very much embedded in the mouths and minds of younger generations.

In this article we'll delve into the hows, whys and whats of crypto and how you can support your employees through this new world of investing.

### Trust in alternative currencies

The days of stepping onto the property ladder in your twenties and collecting your final salary pension upon retirement are very much a thing of the past. It's no shock to you to read that younger generations are facing significant wealth challenges these days. In a survey of 2,000 UK 18 to 25-year-olds who were currently working, MaPS found that one in three have never contributed to a workplace or private pension<sup>1</sup>. And, with rising property prices outpacing wage growth they are looking to alternative means to store value for their future.

A recent 2025 Yahoo Finance article states that 'Gen Z investors are crazy about crypto, investing in the digital currency nearly four times more than funnelling money into retirement accounts.'<sup>2</sup> And, they're not investing in property either. According to a 2024 Triple A survey, about one-third of young adults own digital assets, more than the number who own a house<sup>3</sup>.

### Not all created equal

This makes sense though right? They, those Gen Z individuals born between 1997 and 2012, have been shaped by the digital age and a shifting financial landscape.<sup>4</sup> So digital currency is merely an extension of a world they were already born into. Perfectly plausible and nothing too scary.

However, the world of digital assets is one of the Wild West. With many supporters digging in for their own chance at striking 'digital gold'. However, the claim of real 'digital gold', based on factors including scarcity, the blockchain it is built on and its independence from governments, has only one contender - Bitcoin. Bitcoin is even scarcer than real physical gold. It has a fixed supply of 21 million. All other cryptocurrencies fail in one or all of the requirements of a store of value: to be useful, secure and scarce

---

<sup>1</sup> [One in three working young people have never contributed to a pension | Money and Pensions Service](#)

<sup>2</sup> [Gen Z investors are four times more likely to own crypto than retirement accounts—here's how financial experts say they should actually invest](#)

<sup>3</sup> Source: Triple A. The State of Global Cryptocurrency Ownership in 2024

<sup>4</sup> [What is Gen Z? | McKinsey](#)

<sup>5</sup> [Want to be paid in bitcoin or dogecoin? Here are the rewards and risks](#)



for example. Unlike the plethora of cryptocurrency that came after it, Bitcoin, the first digital currency ever created, has never been hacked and is seen as the gold standard choice. Our in-depth research on the cryptocurrency landscape has brought us to the conclusion that this is the only legitimate digital currency available. But, do people, young and old know this? With so much misinformation, social media crazes and desperation for a quick jackpot, the need to educate employees has never been more pressing.

## You've told us interest is growing

Cartwright client feedback from HR directors highlights that younger employees have concerns over being able to afford a house and paying off student debt. The results indicate they are looking at alternative financial solutions to help. And, although many young people are looking to digital assets as an alternative solution to their financial concerns not all cryptocurrencies are created equal.

Young employees in particular, need the unbiased facts, to allow them to make informed decisions about an alternative investment vehicle we know many are already opting into.

According to a global poll by financial consultancy deVere Group, more than a third of millennials (those aged between 26 and 42) and half of Generation Z (25 and below) would be happy to receive half their salary in bitcoin or other forms of cryptocurrencies.<sup>5</sup>

Here, employers have the opportunity to help. Years of in-depth investment research has led us to Bitcoin as the only viable cryptocurrency. Understanding both the digital asset world and bitcoin leads people to better understanding inflation and improves their ability to avoid financial stress.

## And we've listened

As they say, knowledge is power. Use us to not only keep staff but educate them on crypto and bitcoin with a benefit that appeals to those already interested in alternative investment solutions.

Our Bitcoin Payroll Solutions software gives employees choice in how they receive part of their salary, allowing them to opt-in to receive it in bitcoin safely, securely and with all the knowledge to back it up as a useful long-term store of value.

Younger employees are seeking help with financial wellbeing. We're here to help you set up a benefit for your staff designed to improve just that.

To find out more, please contact John Mullally on 07384 511881.

April 2025

250 Fowler Avenue  
Farnborough Business Park  
Farnborough GU14 7JP

Marlborough House  
Victoria Road South  
Chelmsford CM1 1LN

T: 01252 894883  
E: [enquiries@cartwright.co.uk](mailto:enquiries@cartwright.co.uk)  
W: [employeeewards.cartwright.co.uk](http://employeeewards.cartwright.co.uk)

Cartwright Employee Rewards is a trading style of Cartwright Financial Solutions. Registered in England & Wales. Registration No: 08283366

Registered Office: 250 Fowler Avenue, Farnborough Business Park, Farnborough, Hampshire GU14 7JP

Investment Services are provided by Cartwright Financial Solutions Limited and is authorised and regulated by the Financial Conduct Authority: Registration No. 607200