

# THAT'S MONEY TREND REPORT



# THAT'S MONEY CASH APP P2P 2024 TREND REPORT



## Methodology

Year-over-year percent increases refer to peer-to-peer payment note language from June or July 2023 compared to June or July 2024. If “year-over-year” is not indicated then the data is based on an analysis of P2P payment notes within the Cash App platform from the time period of 2019 to 2024.

*All payment note data is aggregated and anonymized.*

In today’s digital economy, Cash App isn’t just a simple and effective way to send and receive money. Each transaction tells a story about how Americans speak, spend and feel – offering a unique view of the cultural zeitgeist.

For our first-ever financial trend report, our data scientists set out to uncover just how much we can learn from peer-to-peer payment (P2P) notes. They looked at trending emojis, generational differences between Millennials, Gen Z and Gen X, the most frequent words associated with specific transactions, and words and phrases on the rise within those transactions. The results? Well, they’re money. From spending habits to social shifts, our findings reveal that how we pay and what we pay for speaks volumes about who we are.



## Demographic Definitions

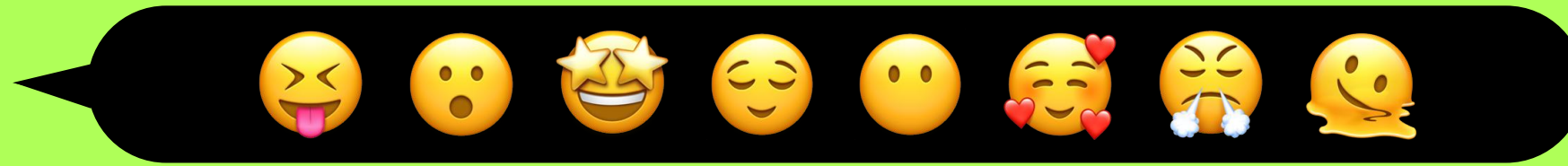
**GEN Z:** AGE 18-29

**MILLENNIAL:** AGE 30-44

**GEN X:** AGE 45-59

**BABY BOOMER:** AGE 60+

# SLANG & EMOJI ECONOMY



The fusion of slang and emojis paints a picture of how different generations are talking about money and even new social norms.

Here are insights we gathered:

## Top Regional Emojis

New York speaks in:

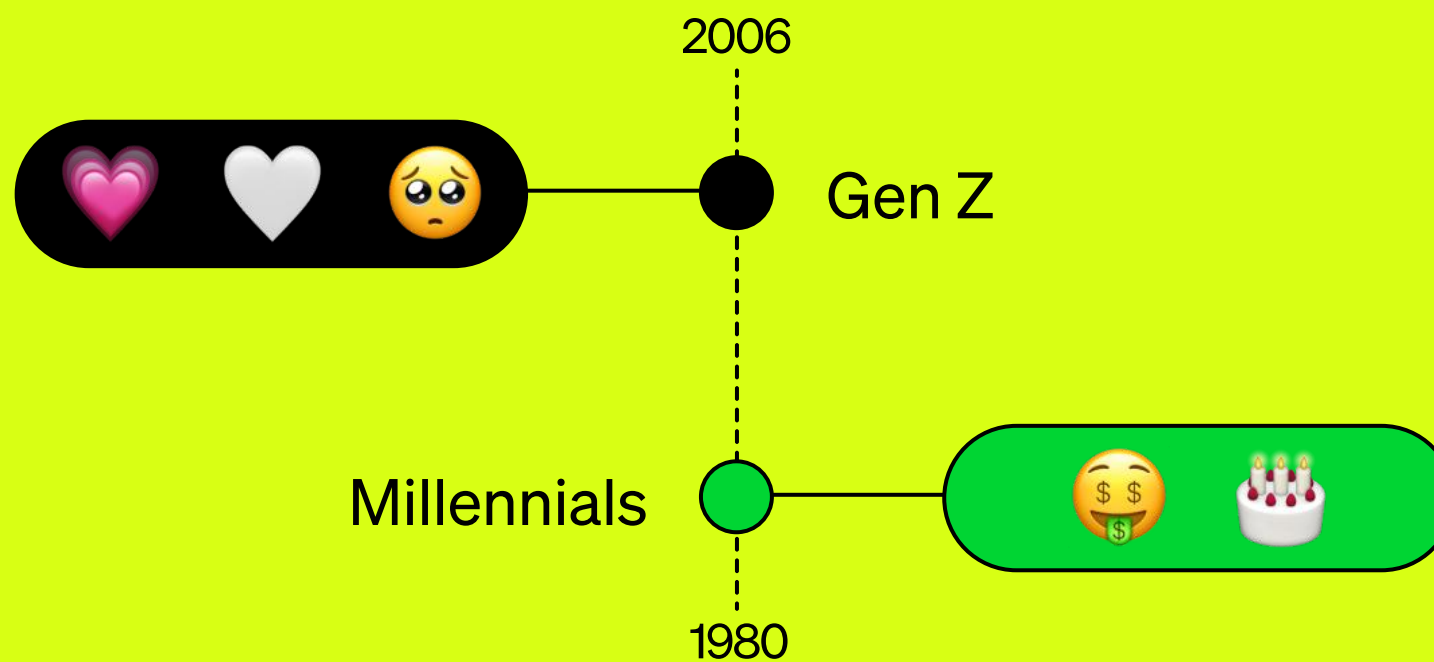


While California vibes with:



(20-30% more likely to be used than NY.)

## Generational Emoji Gap



# Slang Surge

**“Skibidi”** exploded by **182%**, leading the pack in verbal creativity.

**“Rizz”** continues its reign with a **143%** year-over-year increase.

**“WTV”** soared **54%**, because who has time for full words?

**“Baddie”** strutted up **42%**, proving confidence pays.

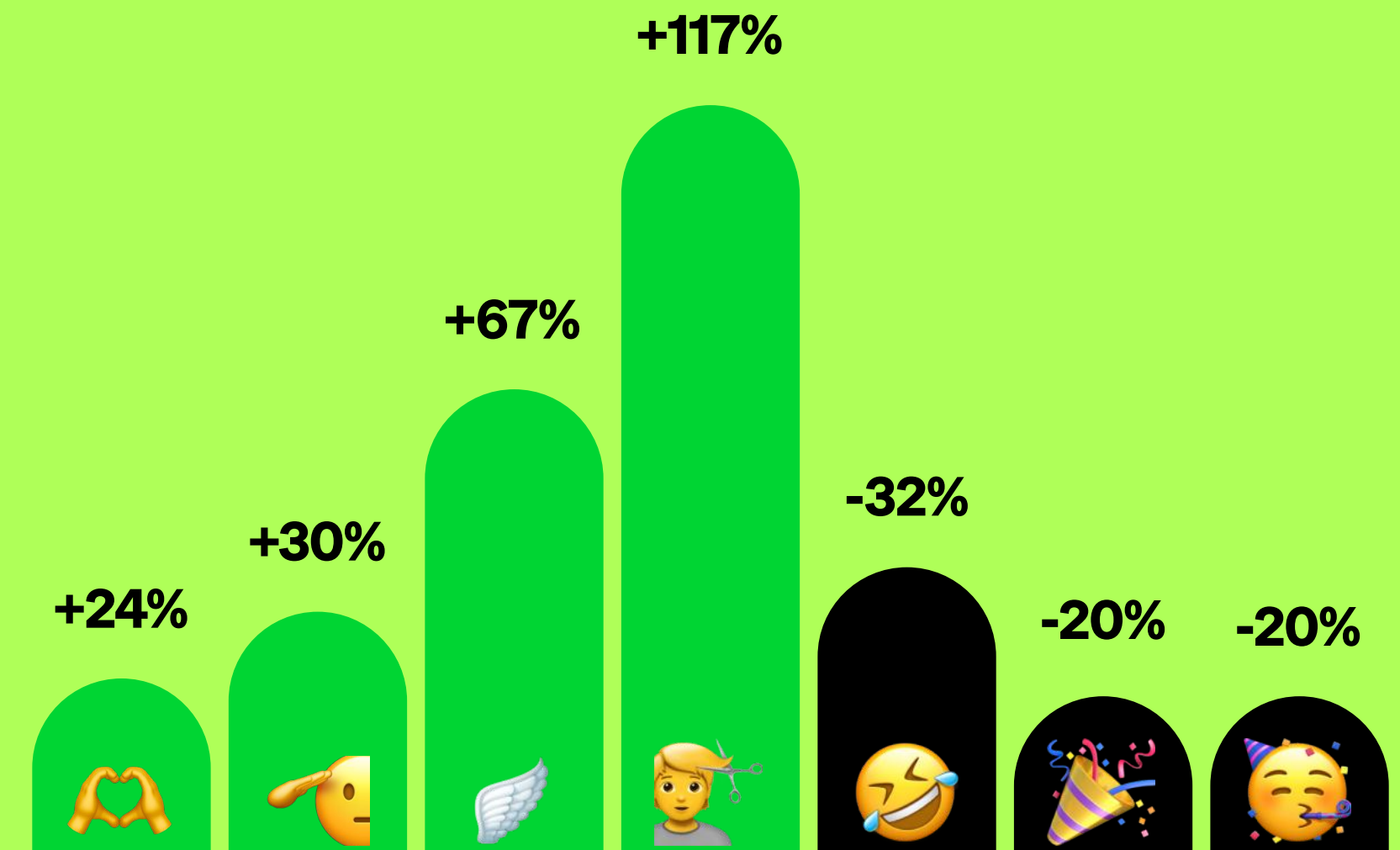
**“Nunya”** is making a comeback with a **88%** surge.

### Slang Key

- “Baddie”: usually refers to a conventionally attractive/pretty individual.
- “WTV”: abbreviation for whatever.
- “Skibidi”: nonsense gen alpha slang term that (depending on the context) can refer to something good, cool, bad, or evil.
- “Rizz”: short for charisma.

## Emoji Ups and Downs

(2024 vs 2023)



These Gen Z favorites have had a meteoric rise from January through July.



# POP PRINCESS PANDEMONIUM



## Artists on Tour

**+400%**

K-Pop boy band "Ateez" announced their U.S. tour, leading to a **400%** spike in mentions year-over-year and underlining K-Pop's growing influence in the global music scene.

**+382%**

Mentions of "Hozier" increased by **382%** year-over-year, with Gen Z leading the charge.



**293**  
mentions

Often mentioned with the 🐐 emoji, **Kendrick Lamar's "Not Like Us"** appeared **293** times from May through July.

## 2024 Mentions

Thanks to the continued momentum of her Eras Tour, "Taylor Swift" surged **602%** from July 2022 to July 2024. Fans paid for everything from "merch" and "vinyls," to "karaoke" and "club" nights.

**Taylor Swift: +602%**

Mentions of "Sabrina Carpenter" exploded by **2575%** from May to June 2024 following her tour announcement.

**Sabrina Carpenter: 2575%**

With a **87%** increase in mentions from June to July 2024, driven mostly by Gen Z, "Chappell Roan" is an emerging artist to watch in the pop landscape.

**Chappell Roan: 87%**

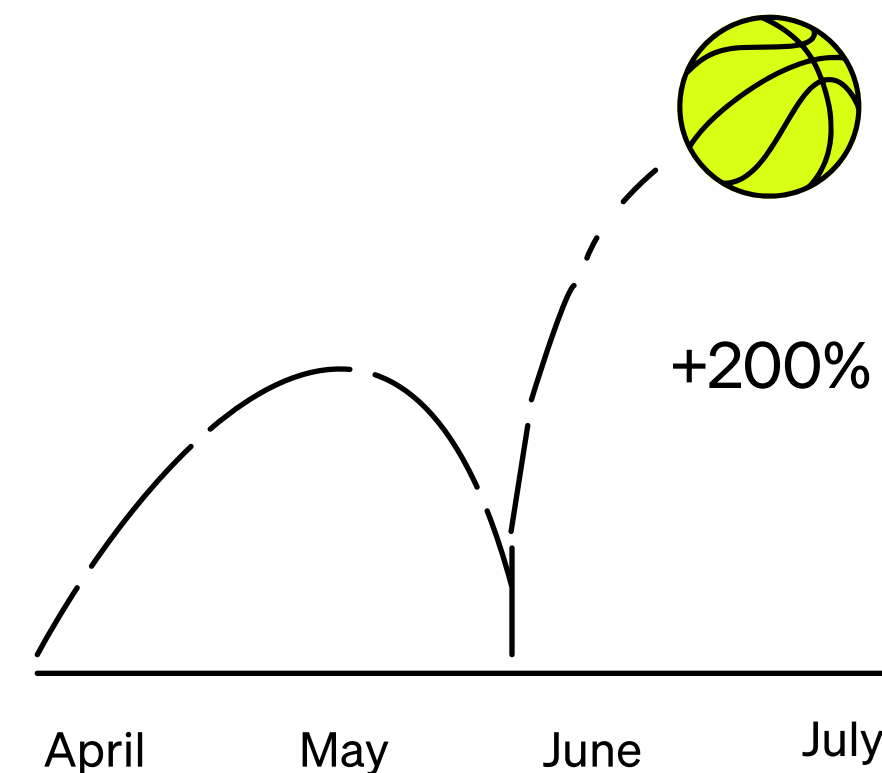
"Brat" mentions exploded **540%** on Cash App (April to July 2024). **Charli XCX** isn't just making music; she's minting a movement.

**Brat (Charli XCX): 540%**

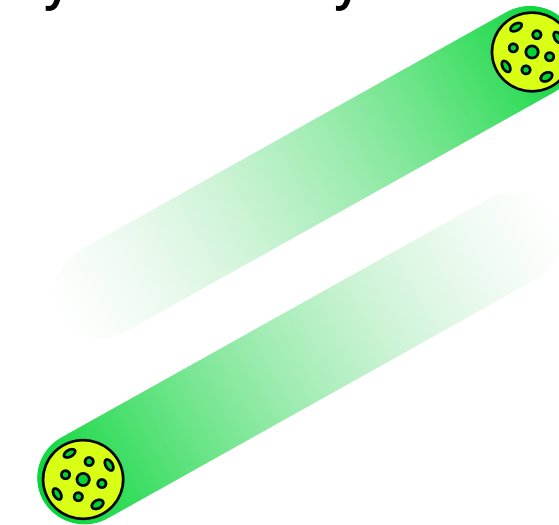
## Sports

# SHAKE-UP

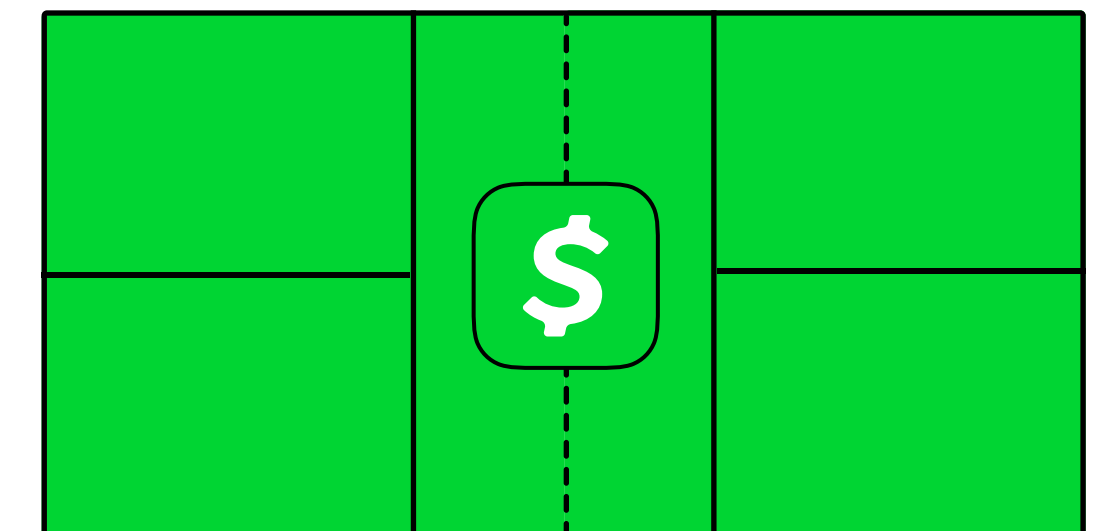
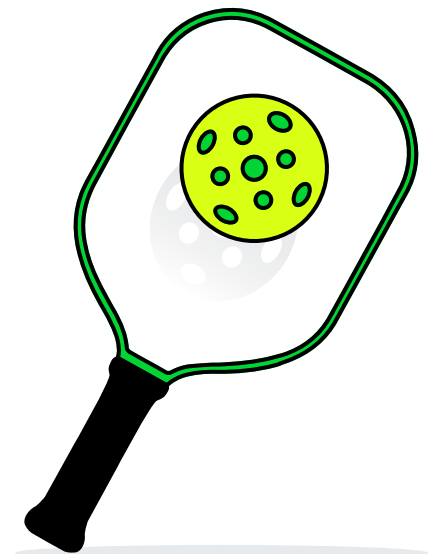
The "WNBA" slam-dunked a **200%** increase in mentions from April to July and **80%** year-over-year, proving women's sports are a hot ticket.



"Pickleball" is serving up a storm, with mentions up **100%** year-over-year



"Paddle" talk takes second with a **33%** increase.



Gen Z is leading the pickleball payment tournament, indicating the sport is on the rise with younger generations.

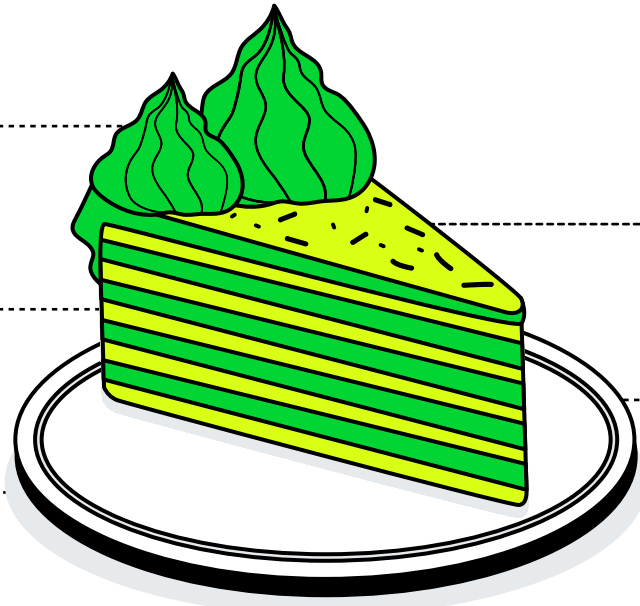


# SMALL JOYS

sweet little treat +500%

sweet treat +349%

little treat +170%



girl dinner +8000%

crumbl +125%

Showing how customers are seeking small joys to cope with everyday stresses, the phrase **“sweet little treat”** has skyrocketed **500%** over the past year. Related phrases like **“sweet treat”** and **“little treat”** are also up **349%** and **170%**. On social media, these relate to trends featuring simple indulgences like **“girl dinner,”** which was nearly non-existent before July 2023 and has surged over **8000%** over the past year. Meanwhile, **“Crumbl”** has jumped **125%** over the same time period, highlighting the rise in cookie cravings.



## Love You So Matcha:

Mentions of **“matcha”** and **“coffee”** are neck and neck with both increasing **28%** year-over-year.

It seems more people are turning to green tea as their go-to small indulgence for calm, caffeine and focus. Very mindful, very demure.

89%

## Tini Time:

As the **“espresso martini”** gained popularity with a **89%** increase from 2023 to 2024, it's clear that Gen Z drove this trend, outpacing millennials who still dominate the classic **“martini”** mentions over the past year.



## Rising beverage trends

also show how people are increasingly turning to small, satisfying – and often caffeinated – rituals to brighten their day.

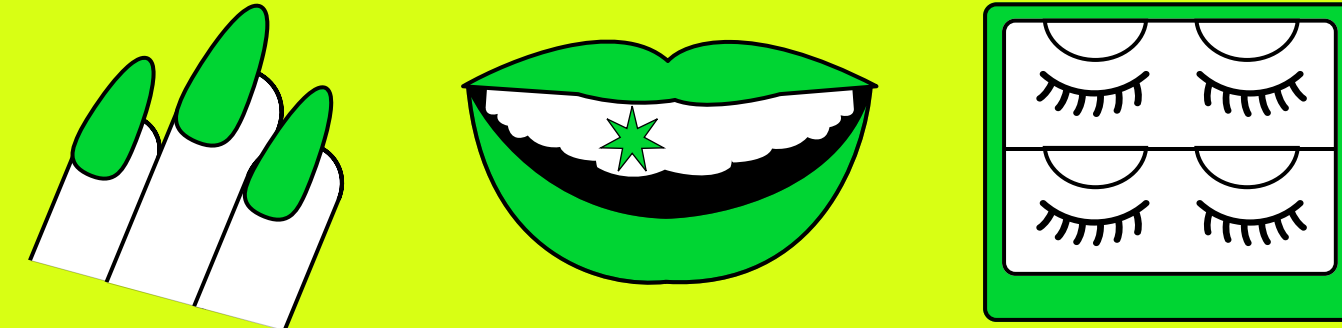
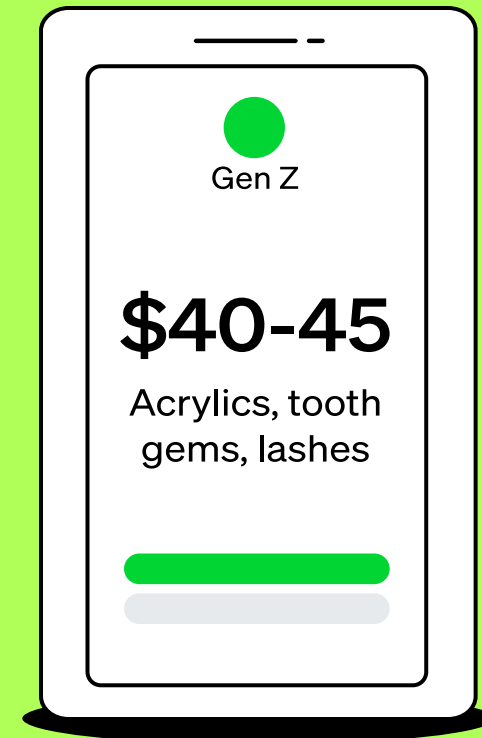


## Sober Curiosity:

On the other hand, mentions of **“mocktails”** have catapulted **500%** over the last four years with Gen Zers leading the charge (June 2020 compared to June 2024). From Instagram-worthy concoctions to wallet-friendly choices, Gen Z is proving you don't need alcohol to have a good time.

# BEAUTY & BARGAINS

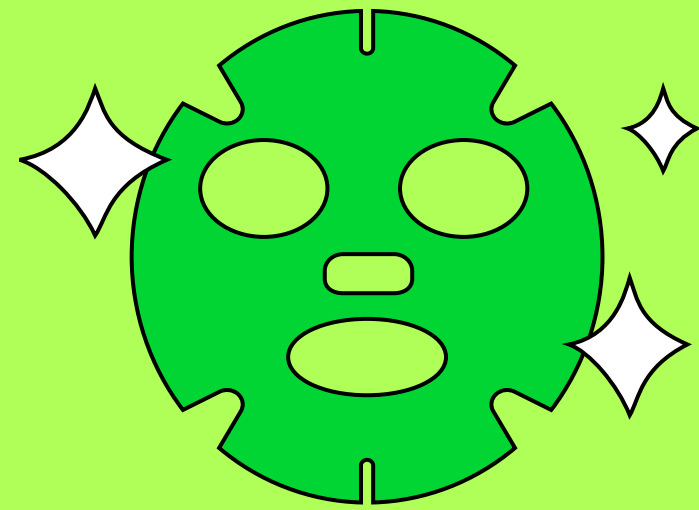
Cash App payment notes reveal Gen Z's and X's investment in beauty culture.



“**Acrylics**”, “**tooth gems**”, and “**lashes**” show up in their spending, with a **\$40-\$45** median payment amount.



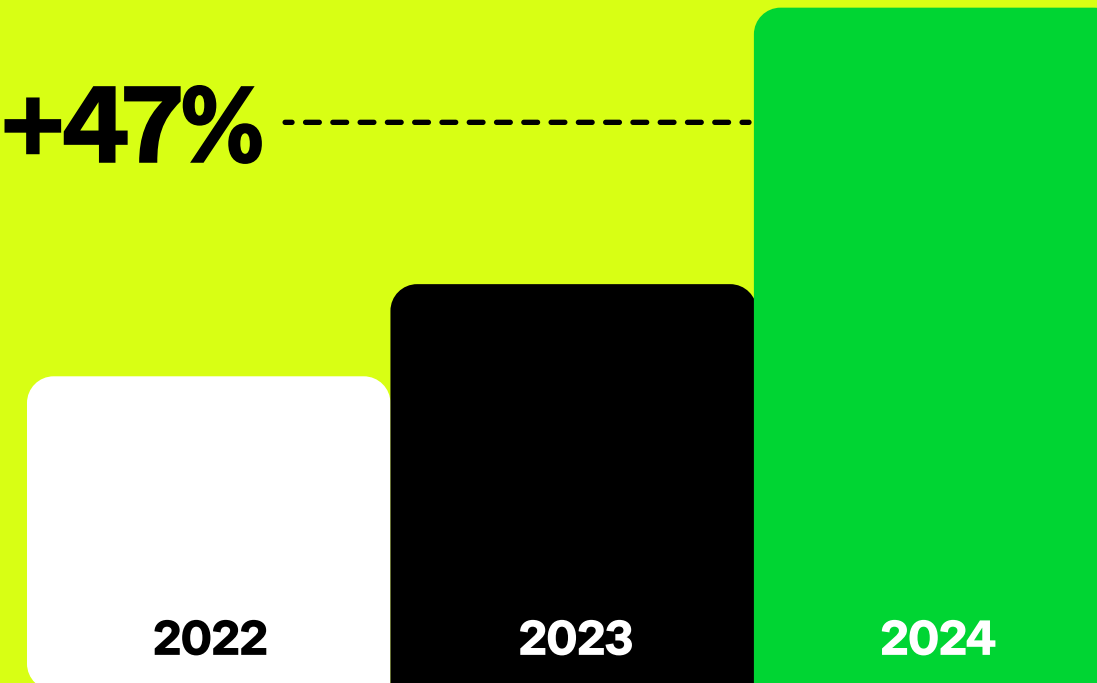
The gem stone emoji sparkled alongside “**tooth gem**” mentions.



“**Clean girl**” aesthetic mentions soared **700%** year-over-year.

Gen Z is leading a thrift revolution with Cash App data showing “**thrifting**” mentions up **47%** year-over-year.

**+47%**

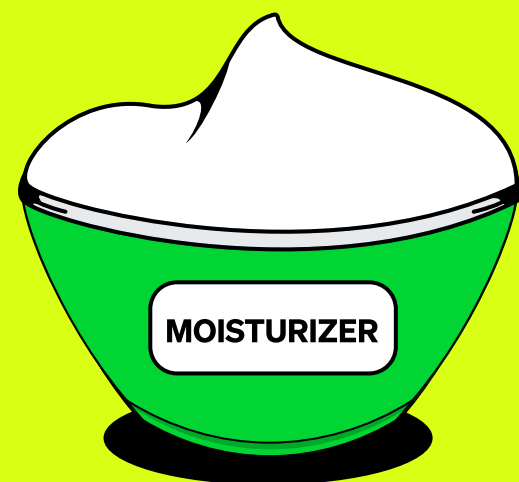


## 2024 is the Year of the Bow Emoji

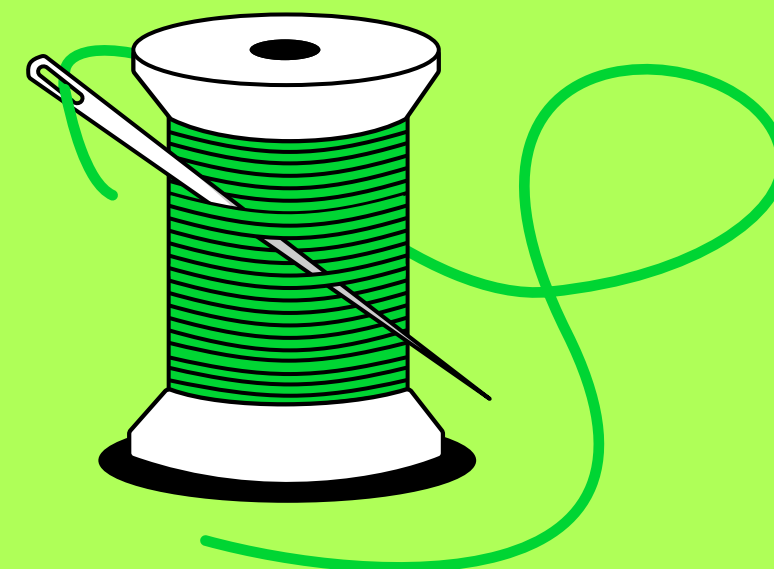


Time to break out the bows and ballet flats! Out of all the aesthetics we saw in 2024, “**coquette core**” was in full force, with uses of the pink bow emoji 🎀 increasing **141%** year-over-year.

**+141%**



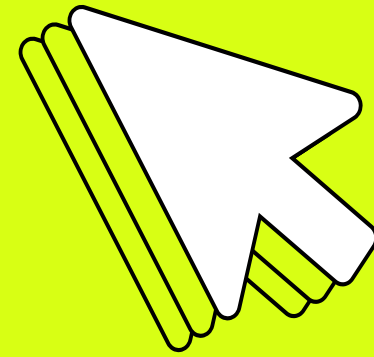
“**Anti Aging**” has also surged **300%** over the past year with mentions often tied to creams or facials.



Gen Z's payment notes are peppered with “**vintage**” and “**Goodwill**,” signaling an interest in sustainable style.

Millennials, on the other hand, are also embracing this trend with more mentions of “**DIY**” and “**handmade**.”

# CHRONICALLY ONLINE



Gen Z is most likely to mention social media platforms with the associated words **“followers”**, **“verification”**, **“likes”**, **“campaign”**, and **“shoutout.”**

Gen Z is also the generation with the most pay mentions mentioning **“Facebook,”** with Millennials coming in second.



**“Marketplace”** is the most likely word to be included in a payment mentioning **“Facebook”**.

## Top 15 Payment Notes of All Time

Our top notes highlight both Cash App's role in everyday transactions and the celebratory moments that customers love to share.

1. FOOD

2. GAS

3. LOVE

4. THANKS

5. HAPPY

6. RENT

7. BIRTHDAY

8. HAIR

9. CASH

10. ❤️

11. LUNCH

12. CAR

13. MONEY

14. PHONE

15. GIFT

FOLLOWERS

VERIFICATION

LIKES

CAMPAIGN

SHOUTOUT

Other words in the top 100 Cash App payment notes of all time, in order of popularity, include “haircut,” “Christmas,” “tip,” “uber,” “pizza,” “bday,” “sorry,” “nails,” “ticket,” and “lawn” – pointing to the varied reasons that people send or request Cash App payments.

Note: Filler words such as prepositions, articles, and pronouns have been removed.