



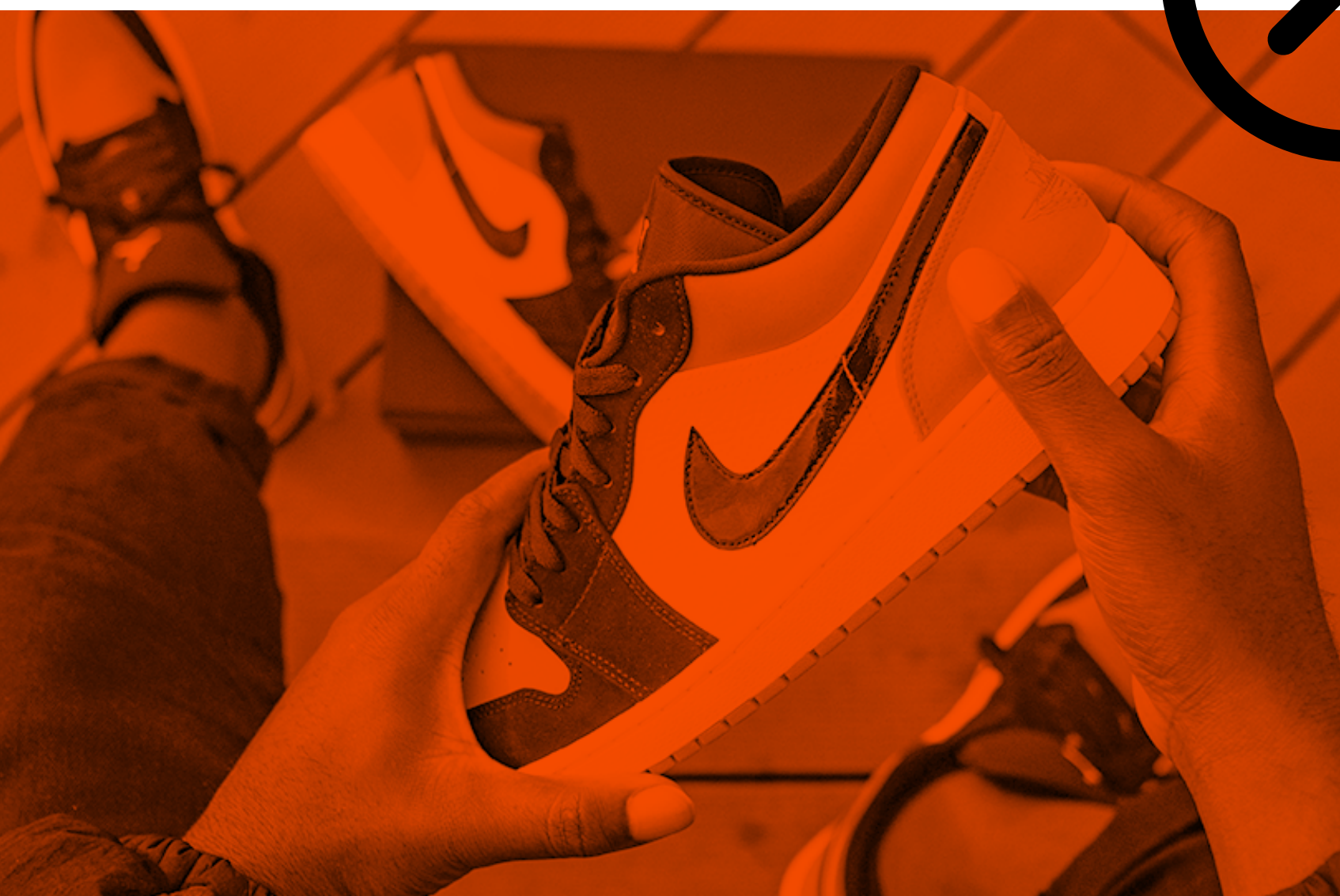
**The
Paradoxicalists**

1997-2012

Decoding Generations

Gen Z

**By Ovative Group and
Generational Researcher Kim Lear**



Why and how we decode

Each generation is reshaping how we connect, buy, and belong. Powered by Ovative's best-in-class tools, in partnership with expert generational researcher, Kim Lear, this series demystifies the values, behaviors, and cultural forces shaping consumers from Gen Alpha to Baby Boomers, revealing what it takes to reach and engage each authentically.



Stick with us as we reveal some shocking and not-so-shocking insights, share our hot takes, and arm you with what to do as a marketer.

Table of contents



Why and how we decode	02	Spending dichotomy: saving and splurging	22
Gen Z: The Paradoxicalists	04	Always on(line)	27
The most diverse generation	06	Unwell and seeking connection	31
The tradition paradox	09	Isolation transforms into identity	35
From authentic to optimized	13	Content is their world	38
The Gen Z wealth paradox	17	Marketing to Gen Z, decoded	41

Gen Z: The Paradoxicalists

Gen Alpha:
The Explorers

Millennials:
The Optimistic Realists



Gen X:
The Independent Pragmatists

04

Gen Z

1997-2012 | Ages 13-28

Population: 70M

Gen Z is growing up and lives in contradiction. They're thriving and anxious, wealthy and uncertain, connected yet lonely, all while searching for meaning, authenticity, and belonging in a world that never slows down.

Baby Boomers:
The Legacy Builders

Gen Z: They aren't who you think they are. A generation that refuses to be defined by a single archetype, but rather the collision of many. Gen Z is...

The most diverse and impossible
to define in summary

Liberating non-conformists, yet
aspiring traditionalists

Obsessed with being their
best self, not necessarily
their whole self

The wealthiest generation,
yet broke

The most connected,
yet the most lonely

Spending on what they value,
not necessarily values

From here, we decode The Paradoxicalists with a look at how Gen Z lives in contradiction
and how brands can catch up.

**The most diverse
generation**



**Gen Z is the most
diverse racially,
culturally, politically,
and behaviorally.**

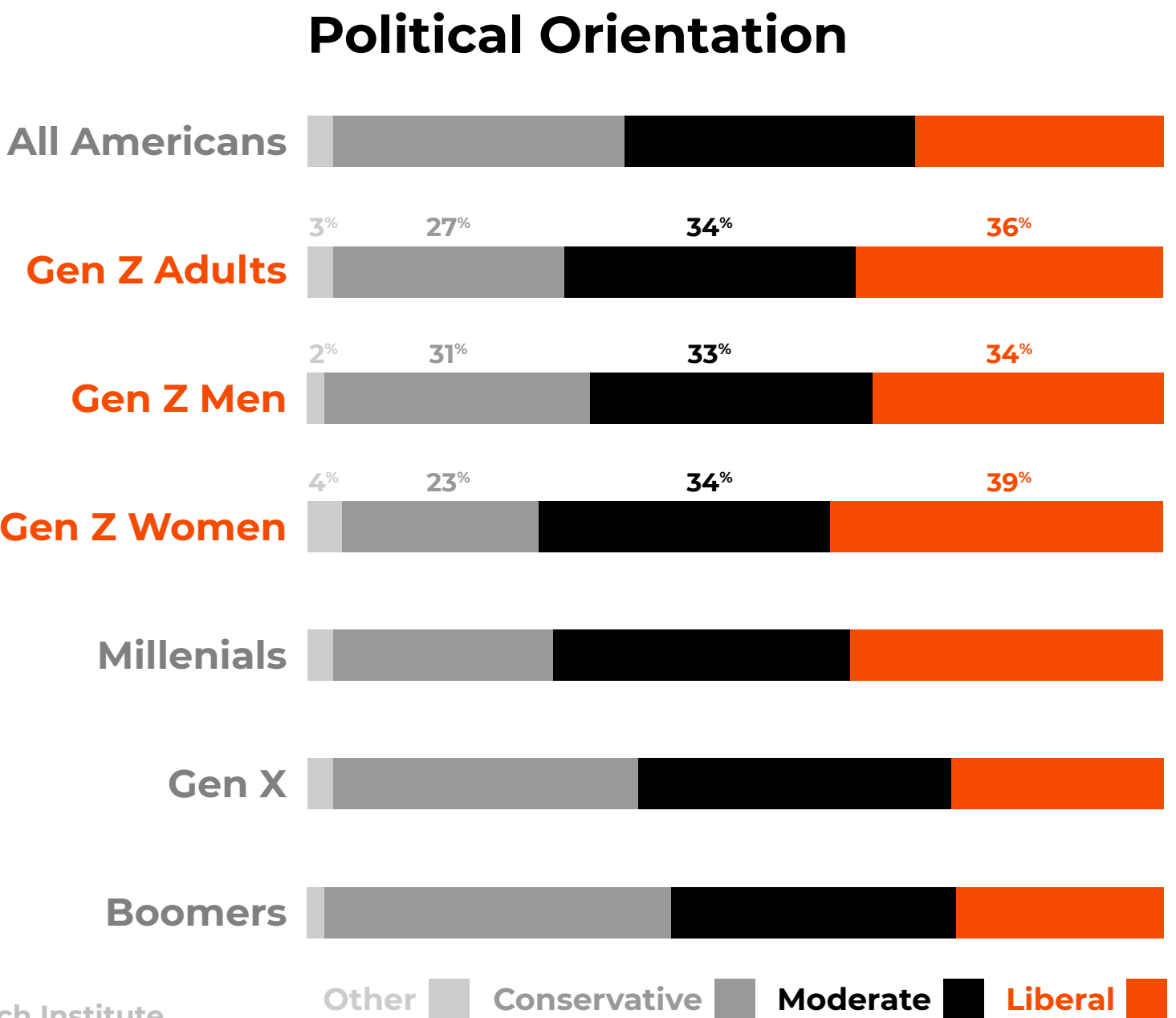
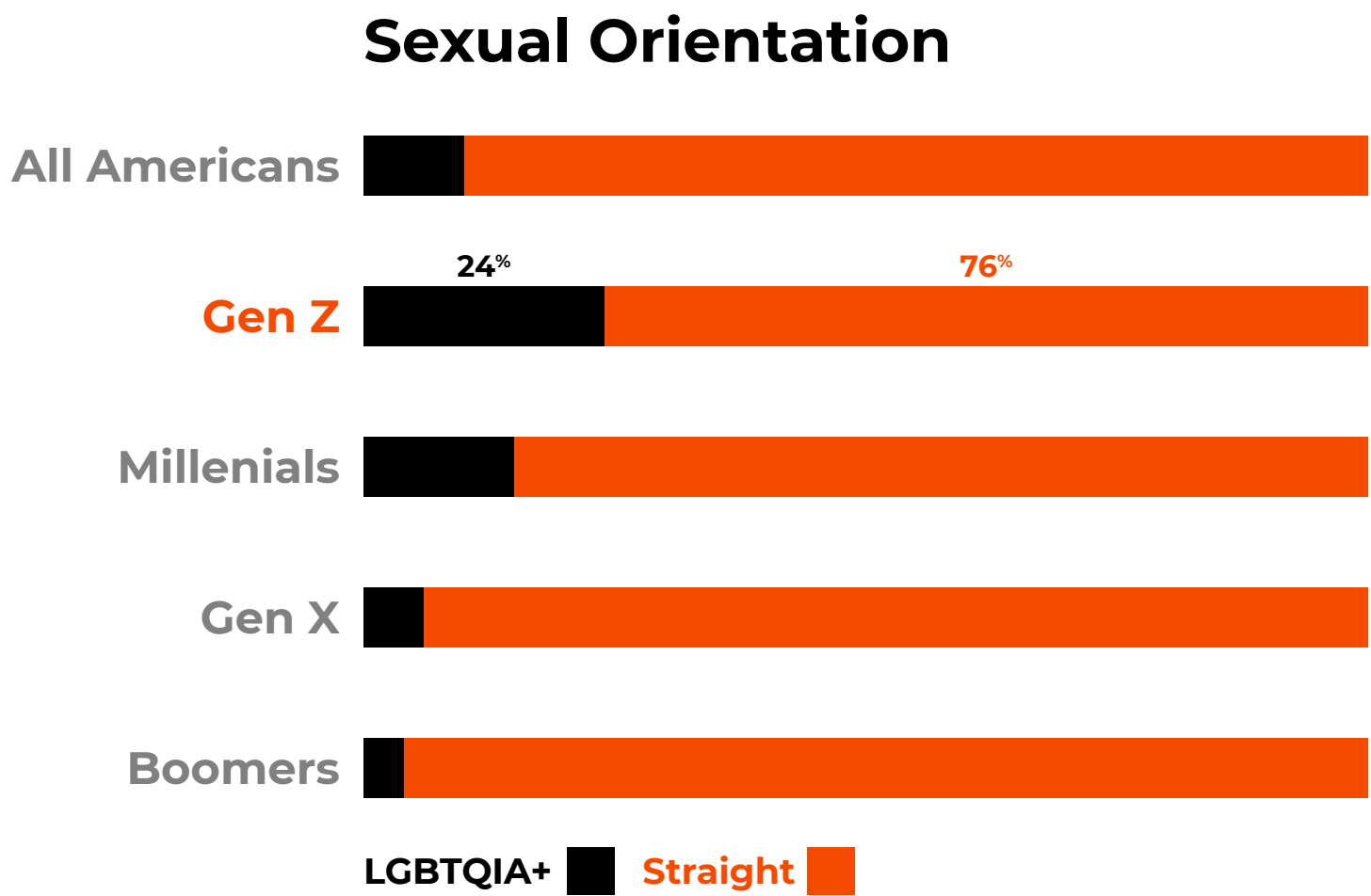
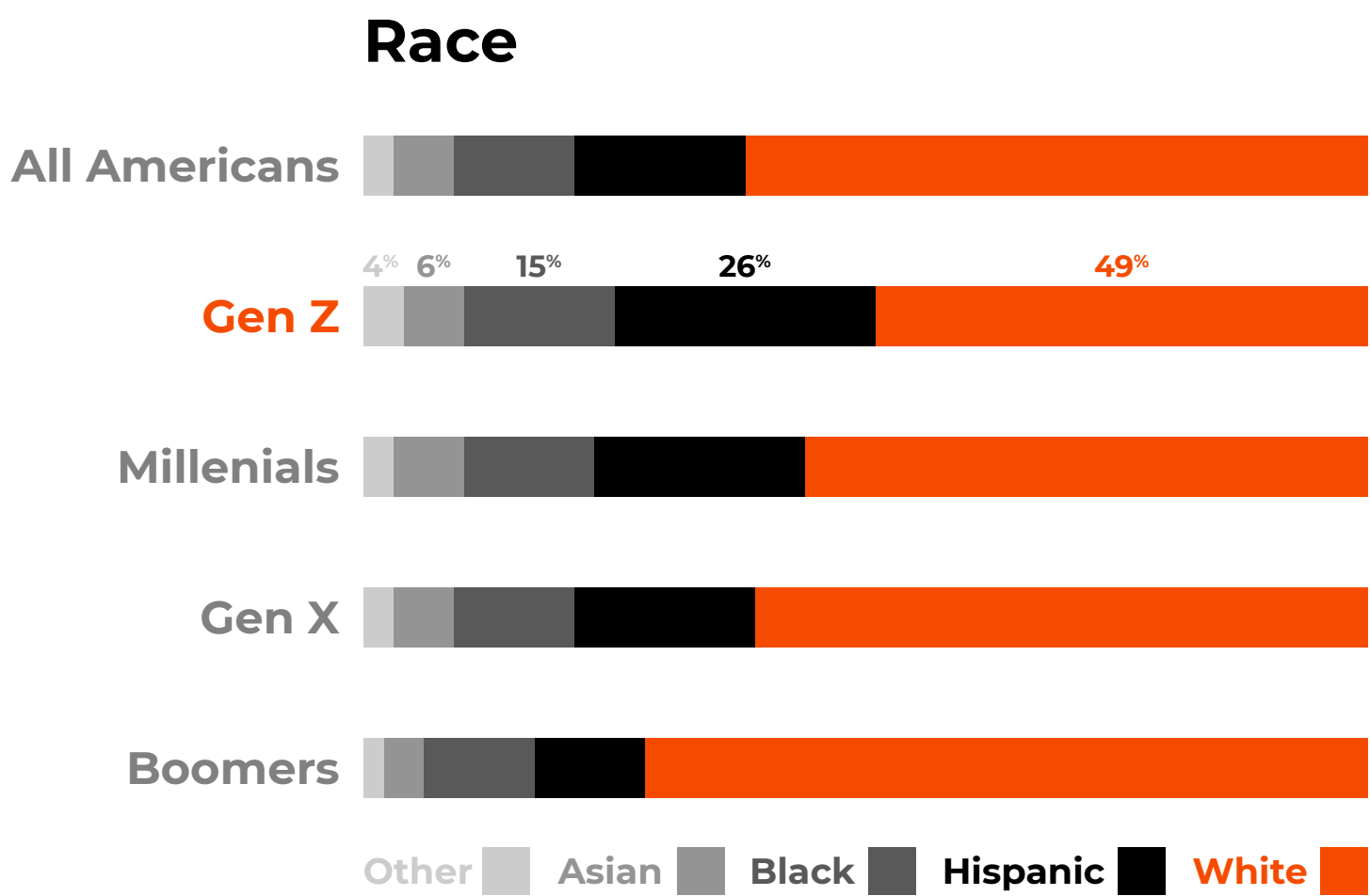
What comes to mind when you think of Gen Z? The chronically online. The “lazy” new hires. The activists with loud opinions and short attention span. And sure, that’s true...for some. But the caricature misses the complexity.

Half are BIPOC.

More are children of immigrants than any generation before them, growing up in blended cultures and multilingual homes.

Nearly a quarter identify as LGBTQIA+ (double the national average).

Gen Z women are the most progressive cohort in U.S. history, while Gen Z men are trending more conservative.



For marketers

Marketing to Gen Z as a whole doesn't work, you must market within. Their diversity demands nuance, authenticity, and storytelling that reflects many truths.

A collage of three images. The left image shows a person's legs in blue jeans, standing on a wooden surface. The middle image shows a person's legs in a white, torn dress, also on a wooden surface. The right image shows a bouquet of white flowers, including roses and hydrangeas, held by a hand.

**Gen Z is growing up,
some breaking
tradition and others
bringing it back.**

The other side of Gen Z

You've probably heard that Gen Z is "radically redefining adulthood." They're getting married later, renting longer, opting for pets over kids, and questioning traditional milestones. And for some, that's true.



But if we look closer, especially at the wealthiest and most influential Gen Z, those who are often early adopters of broader generational behaviors, a counter trend surfaces: **a return to traditionalism.**

Gen Z is bifurcating. For every radical, there is a revivalist.



The Rejectionist

Some are delaying major milestones, either by choice or by circumstance. Their reasons vary widely, from having parents who aren't rushing them out of the nest to rising costs, with 40% saying they cannot afford kids. For heterosexual women specifically, the pool of "marriageable" men feels like it's shrinking as the political gender gap widens.

The Neo-Traditionalist

However, others are moving toward traditionalism. Or their idea of it anyway. They're nostalgic for a past that in their eyes seemed simpler and happier. They're drawn to nuclear families, faith, and slower living or "trad wife" content that romanticizes domesticity.

For marketers

This split shows the new shape of aspiration: some want freedom from tradition, others want the comfort of it. Smart brands speak to both, acknowledging the radicals redefining adulthood and the revivalists rediscovering it.

**From authentic
to optimized**

**They are obsessed
with being their best
self, not necessarily
their whole self.**

Perfecting the self

Gen Z is known for championing balance, boundaries, and “being your authentic self.” And yet, beneath the surface, **there’s a quiet obsession with self-optimization.**

Kim Lear
Generational
Researcher

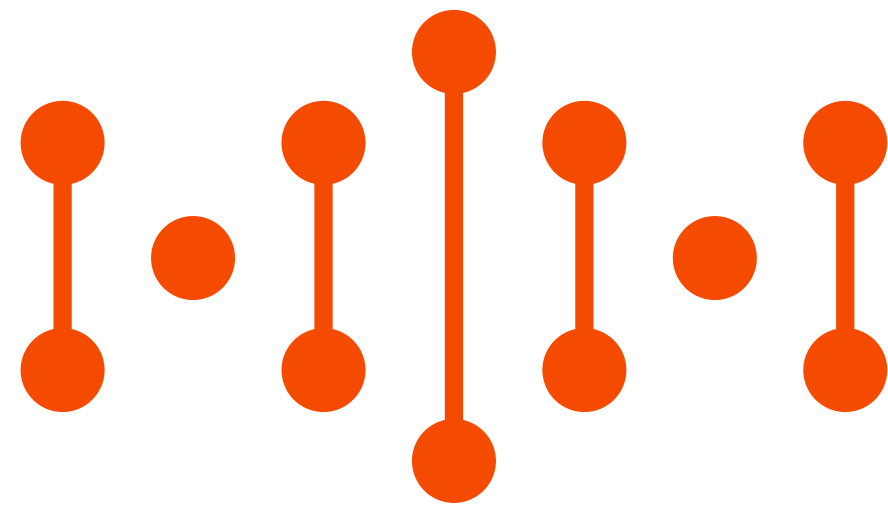


“

Gen Z has grown up with completely optimized technology, making decisions that feel more perfect, more useful, and more effective and now applying that same mindset to themselves.

”

In an uncertain world, **the self is the only thing they can control**, so they're on a never-ending pursuit not just to be better, but to be seen as better. Having grown up surrounded by technology that makes everything more perfect, more useful, more efficient, it's no surprise they've started viewing themselves the same way.



Biohacking

Cold plunges, AG1, wearable trackers, GLP1s, 75 Hard, and red-light therapy. Their bodies and minds are perfected in pursuit of progress, not balance.



Hustle Culture

The 9-9-6 mindset, side hustles, monetized hobbies, and habit stacking. Gen Z turns passion into productivity



Cringe Conscious

Raised under the gaze of social media, Gen Z knows every moment could be filmed, shared, or judged. The result is self-surveillance and a need to curate, control, and perfect their image.

For marketers

Marketers must design for visible progress. Products and experiences that can be tracked, shared, or aestheticized will resonate more than those that simply “feel good.”

**Gen Z is on track to
be the wealthiest,
but struggle to make
ends meet today.**

Gen Z's earning trajectory is unprecedented

By their mid-20s, they're already out-earning Boomers at the same age by 50%, even adjusted for inflation. Their collective spending power in the U.S. already tops hundreds of billions of dollars and will expand dramatically as they enter their prime earning years.

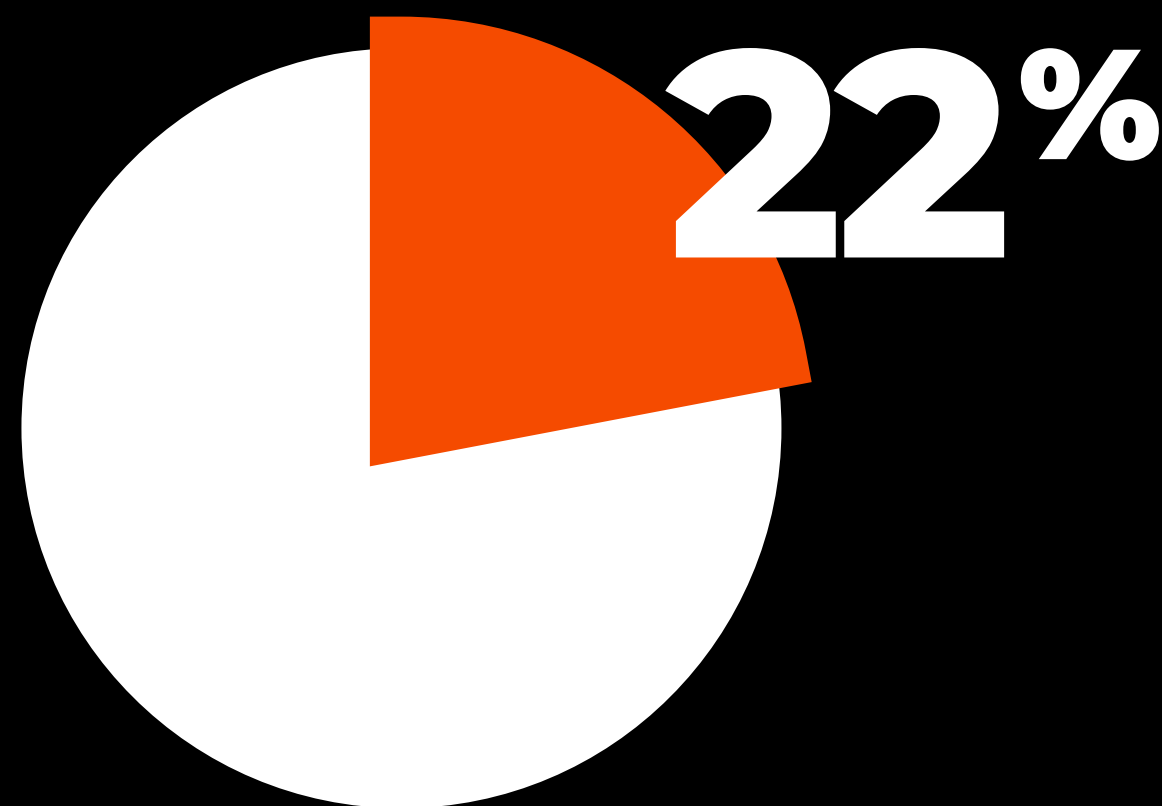


Yet in the present moment,
most of Gen Z still feels broke.

The Gen Z wealth paradox



41% run out of money nearly every month.



Only 22% feel financially stable.

Inflationary realities

Rising costs of education, housing, and healthcare make even good entry-level salaries feel stretched.

Spending too much

Gen Z is spending 2x their savings across both discretionary and non-discretionary categories whereas other generations had more savings than they spent.

Tough labor market

Unemployment for new entrants was over 13% as of August 2025, the highest rate since 1988, driving 80% of Gen Z to worry about job security.

Keeping up with the Joneses mentality

Social media magnifies wealth and success while creating a pervasive culture of consumerism, setting unrealistic baselines for what is “enough.”

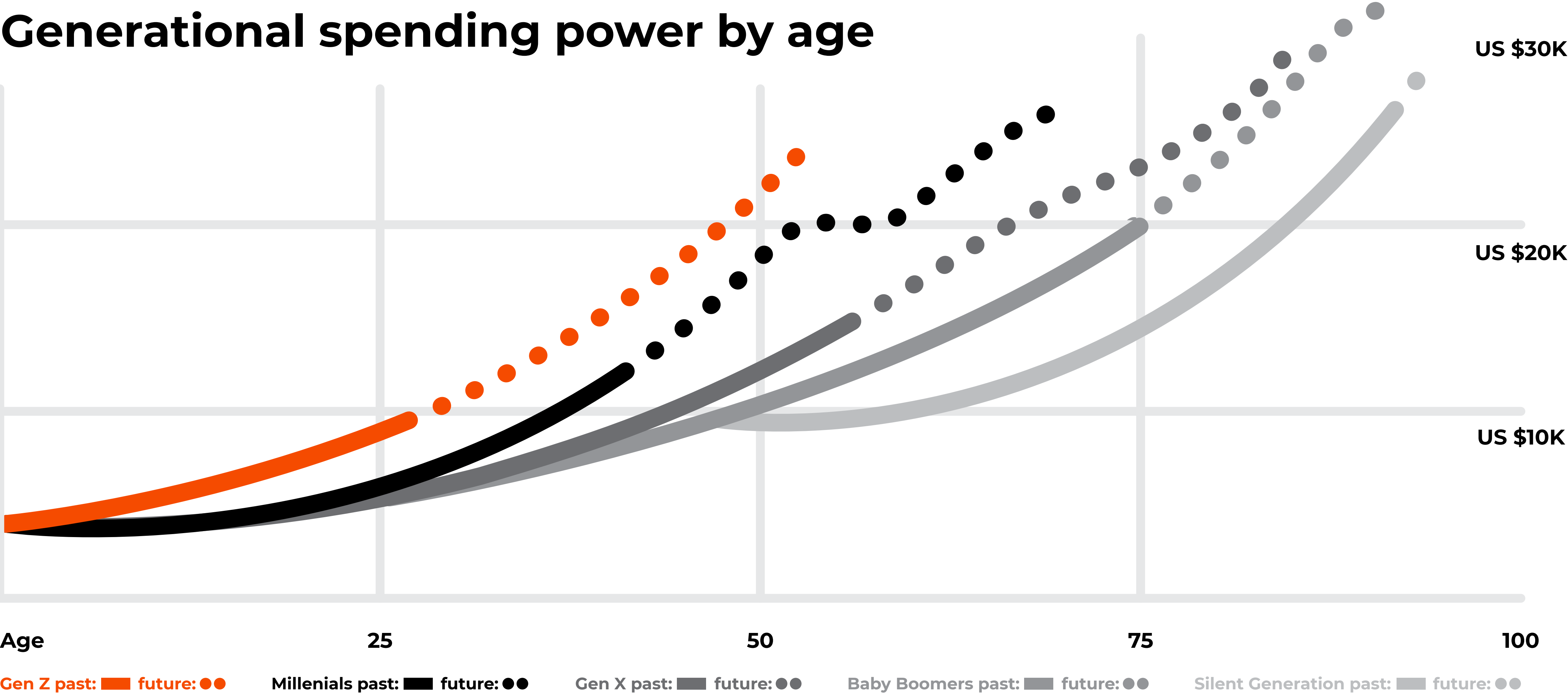
Inflated sense of success

Gen Zs say they’d need ~\$600k annually to feel “successful” while Boomers would settle for \$100k annually.

Future wealth

Generational spending power by age

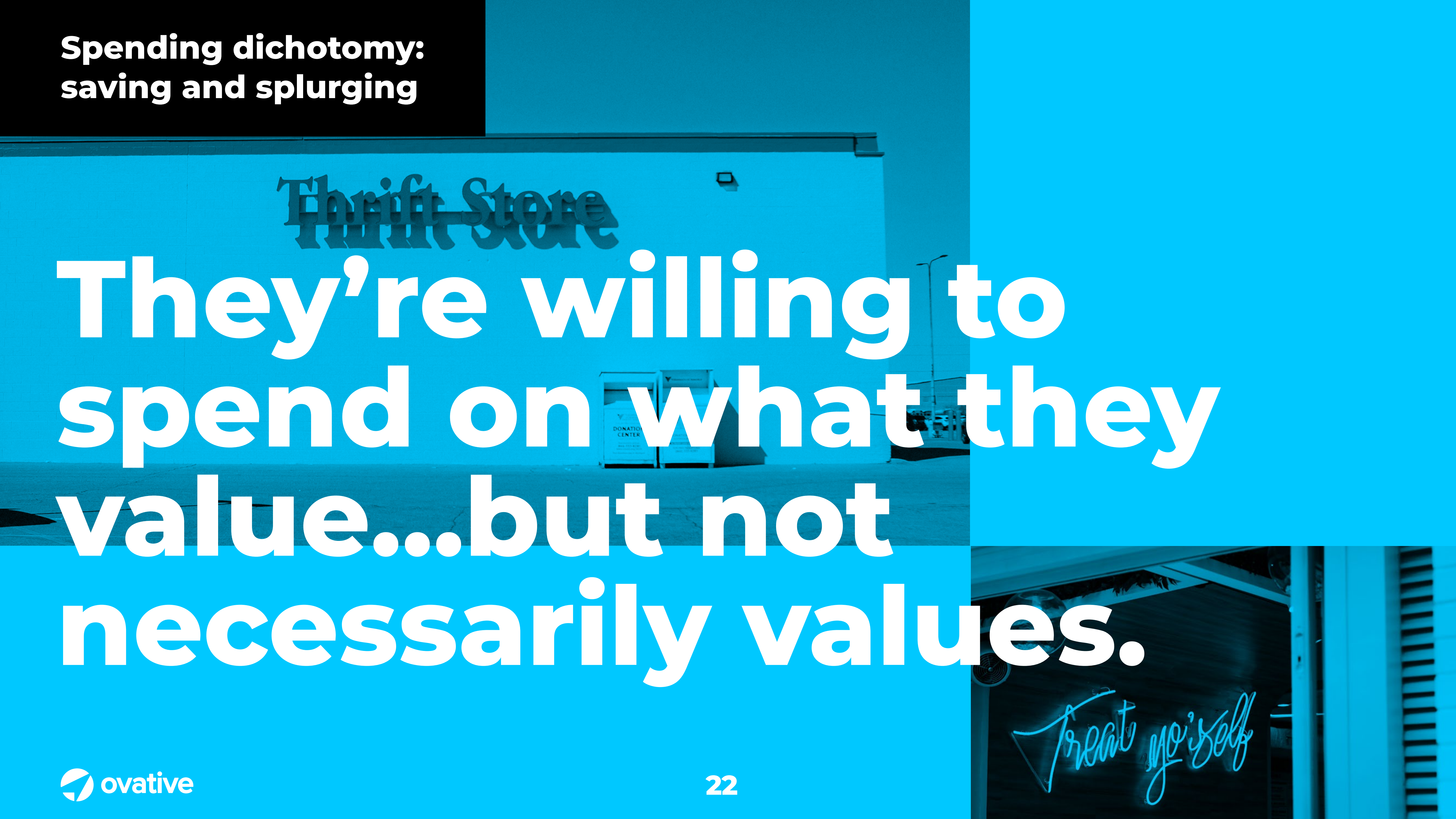
Source:
World Data Lab, Consumer Outlook 2025



For marketers

Marketers must speak to both realities: ambition and anxiety. Position your brand as a source of control, confidence, and smart indulgence. Make financial decisions feel empowered, not reckless, and show that “value” can still feel premium.

Spending dichotomy:
saving and splurging



They're willing to
spend on what they
value...but not
necessarily values.

The spending dichotomy

This tension fuels them to shop strategically with "spend and splurge" behavior. They hunt for value on basics through thrift, resale, dupes, and discounts so they can splurge on the status symbols that define them, predominantly in fashion, beauty, tech, and experiences.

Kim Lear
Generational
Researcher



“Many assume Gen Z seeks brands that align with their values. The reality? Values alignment is the cherry on top. First and foremost, the product or service needs to deliver. No amount of values-driven marketing can make up for poor performance.”

**I'll splurge
on it if...**

**It shows people
who I am**

**I can justify
it as self-care**

**It looks
or feels
premium**

**It's rare or
hard to get**

Everyone's talking about it

**It helps me
romanticize my life**

It'll become a core memory

What Gen Z is willing to splurge on isn't about ethics or ideology. It's about what delivers emotional, social, or experiential return.

Experientially

Splurging on travel, festivals, and “worth-the-share” moments that create stories and memories.

Emotionally

Investing in items that boost confidence, creativity, or personal expression like skincare, fashion, and wellness.

Socially

Paying premium for products or brands that signal taste, community, or cultural fluency.



Why is this happening?

They want to show everyone they're doing well as a social signal while curating identities through purchases that speak for them.

For marketers

Paint and amplify stories of how your brand is “worth it,” whether you're emotionally satisfying, socially validating, or experientially unforgettable.

Always on(line)



Gen Z's lives are built around constant connectivity.

Gen Z averages 6-9+ hours a day on their phones. They're swiping on TikTok while watching Netflix, responding to texts while filling their shopping carts, and toggling between worlds. It's all happening at once.

Why is this happening?

Digital is life

They don't know life before the internet. Every relationship, purchase, and pastime has a digital counterpart.

Dopamine is king

Gen Z has been conditioned by infinite scroll and instant feedback loops. They crave stimulation and novelty as a baseline.

Hyper personalization

AI has only deepened the obsession. Their feeds, recommendations, and shopping experiences now feel almost psychic, reflecting their moods, tastes, and behaviors in real time.

For marketers

To reach Gen Z, don't interrupt their feed. Contribute to all screens in a culturally relevant, non-intrusive way across top platforms like YouTube, TikTok, Instagram, and Spotify.

**Unwell and
seeking connection**

**Despite being the
most connected
generation in history,
Gen Z feels deeply
isolated.**

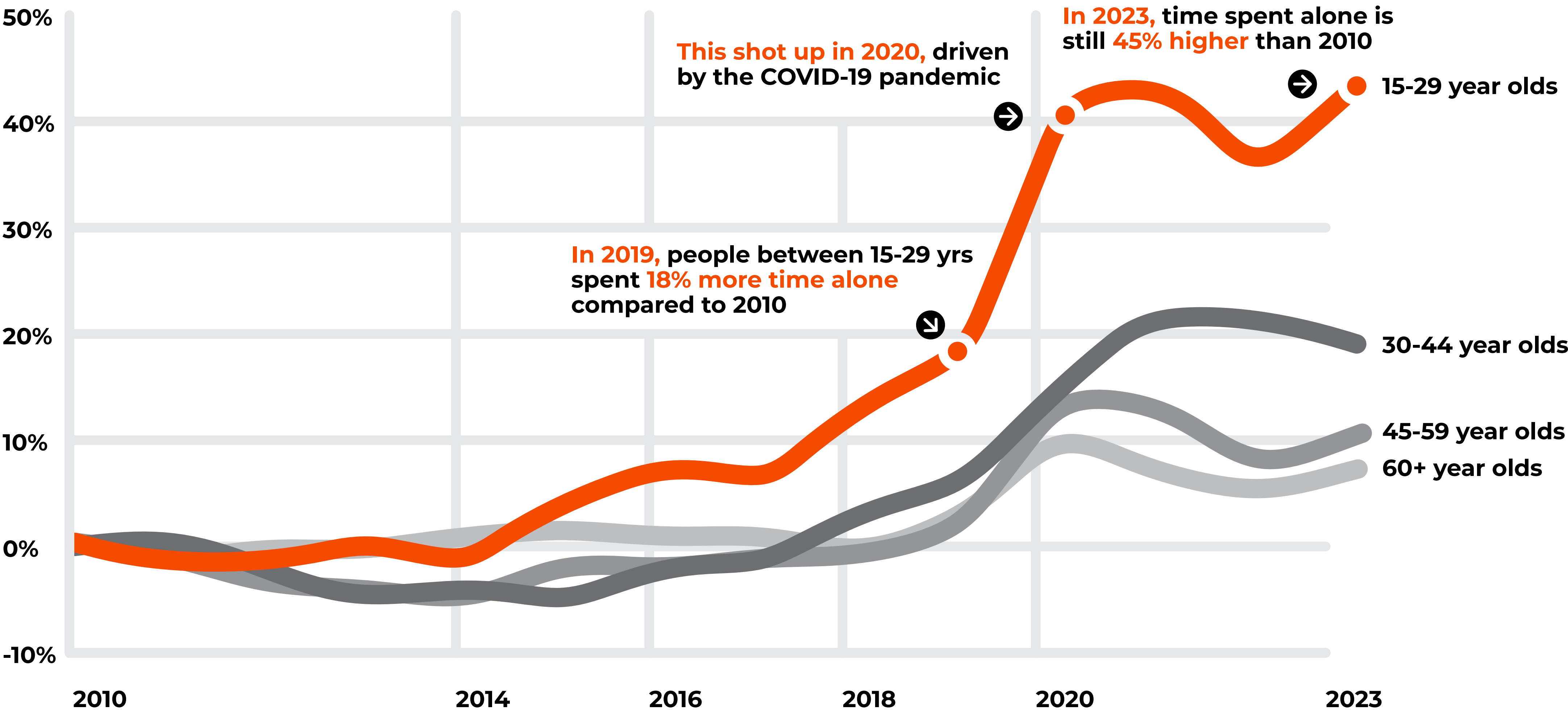
Gen Z is Struggling

They spend hours online talking, sharing, and scrolling, yet many still feel distant from the people around them. **As a result, they are struggling emotionally, mentally, and socially.** We see this in the data with rising rates of SSRI usage, increased hospitalizations, and growing reports of loneliness.

Despite this, offline social behaviors like going out to bars, restaurants, concerts, or clubs are declining. Instead, **Gen Z is turning inward and online to digital communities.**

At the same time, they're increasingly drawn to experiential spaces for IRL connection. Think nostalgic, immersive environments that feel tangible and communal, echoing childhood experiences like the mall, Build-A-Bear, or the Harry Potter store.

Time spent alone by age



For marketers

Brand communities are the new loyalty programs. Help Gen Z connect by thoughtfully tapping into digital likeness and creating IRL experiential moments.

Isolation transforms
into identity

Subcultures are the dominant social and commercial currency for Gen Z.

Definition of self

Gen Z defines who they are and what they do by liking, commenting, replying, and engaging with online subculture communities that give them a proxy for connection and belonging.

Gaming

Gaming has become a social lifeline. Many spend nights playing solo, with friends, or even with people they met in Discord servers. Those spaces have grown into tournaments, conventions, and massive Twitch and YouTube communities where you don't even have to play to belong.

Fandoms

Parasocial attachments are the norm for Gen Z. They interact daily with their favorites through edits, fanfiction, stan accounts and subreddits. They're not just passively consuming, they're creating and contributing. Their devotion runs so deep they'll travel, spend, and collect just to feel closer to their idols.

Aesthetics

Aesthetics, "-cores," and labels like clean girl, old money, and office siren, give Gen Z a shortcut to express who they are. It's a visual language that shapes what they buy, wear, and surround themselves with. These identities become a muscle of self-expression.

For marketers

One-off stunts won't work. Connection takes consistency. Know where they are and enter their sub-cultures slowly and authentically. Build long-term creator partnerships and nurture communities where participation feels meaningful, not transactional.

**Content is
their world**

**Content is culture,
and short-form,
real content wins.**

Genuine content only

For Gen Z, content is the way they experience the world. As a result, they will reward what feels genuine and scroll past what feels forced. Overall, Gen Z wants honesty and relatability, not polish or perfection.

What
they're
drawn to:

Short-Form Vertical Content

Snackable, fast-moving storytelling that feels honest and real.

Relatable Humor

Humor and irony are their shared language. They appreciate brands that understand that tone without trying too hard.

Authentic Voices

They appreciate real experiences that hold more power than any scripted ad. Ideally content comes from creators, friends, and online communities, not institutions.

Engaging

The best content invites participation rather than applause. Gen Z doesn't just watch. They react, remix, co-create, and often discover products in the process.

For marketers

Stop performing culture, participate in it. Be fluent in platform tone, celebrate co-creation, and invite audiences to help write the story.

Marketing to Gen Z, decoded:

Hyper-personalize

Address them as individuals, not as a collective.

Build for belonging

Create communities over campaigns.

Speak fluent culture

Collaborate with creators. Don't imitate them.

Design for the aspirationalist

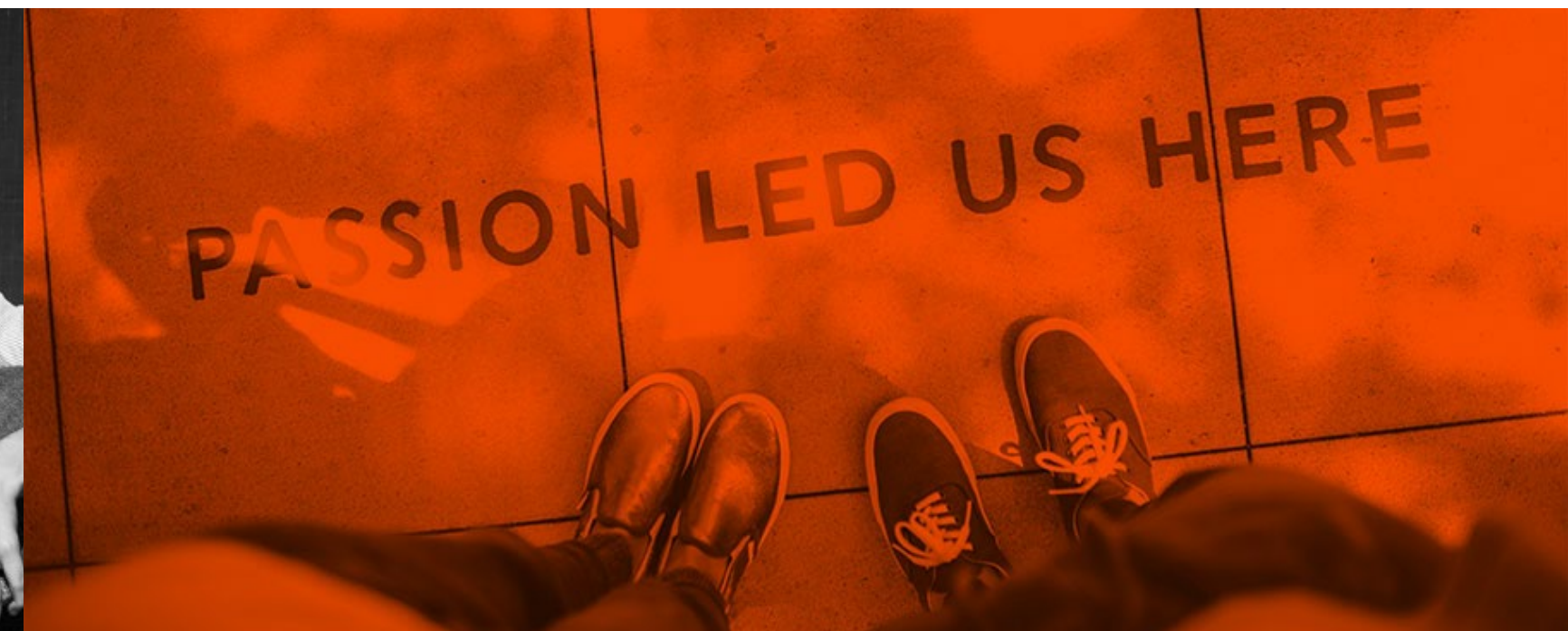
Speak to who they want to be without ignoring where they are now.

Be “worth it”

Make the emotional return clear.

Counter the chaos

Offer optimism, connection, and calm.



**Decoding
Generations**

**Gen Z:
The Paradoxicalists**

**Learn More at
ovative.com**



ovative