

# Generational Vibes: Decoding Gen Z, Millennials, & Gen X

On the heels of Gen Z moments of “**Brat**” and “demure”, we’ve excerpted our Cultural Influences & Consumer Behavior study focused on how Gen Z, Millennials, and Gen X think about money, tech, and mind/body wellness. Our new research found that **these generations are feeling equal parts hopeful and anxious right now**—this moment is supercharged and so it is critically important for brands to have a pulse on how these consumers are thinking and feeling. The values, views, and lifestyle choices of each shape myriad trends—but there are shared experiences, too, that connect them all.



## GEN Z

1995 — Gen Z — 2012

**The most ethnically diverse generation**  
50-52% white  
*(as compared to Gen X's 70-75% white)*



Grew up in the shadow of the Great Recession, then hit hard by COVID isolation.

### HOW GEN Z FEELS ABOUT:

- ☹️ **MONEY** Gen Z has a high interest in financial literacy and education, but they're struggling with everyday expenses: their **average credit card balances have increased the most** since 2021
- 😬 **TECH** The **first generation to deal with social media** from a young age, Gen Z constantly multitasks across multiple screens
- 😬 **MIND & BODY** Gen Zers prioritize their mental health—even amidst a loneliness epidemic—and are **more accepting of diverse body types**

## MILLENNIALS

1980 — Millennials — 1994

**The largest generation** (72M)



Grew up amidst the War on Terror, the Great Recession, and changing work dynamics. They are internet natives (as opposed to Gen Z, who are social natives)

### HOW MILLENNIALS FEEL ABOUT:

- ☹️ **MONEY** Their educations were costly; Millennials have struggled with saving and have delayed home ownership. Millennials often value experiences over material goods, and prefer the **convenience of online shopping** and subscription services
- 😬 **TECH** The first connected generation, Millennials **tie tech closely to their identities** and social interactions, while loving the convenience and flexibility that tech provides
- 😬 **MIND & BODY** Millennials take a holistic view of health and are open to tech-driven health solutions. The 2014 ACA and the 2022 Dobbs decision were highly impactful—Millennials **strongly favor personal control**

## GEN X

1965 — Gen X — 1979

**The least diverse** (70-75% white)—**and now the smallest** (65M)



Gen X is the first generation where it was normal to have divorced parents, and as adults mastered and embraced first wave digital tech. They love email!

### HOW GEN X FEELS ABOUT:

- 😬 **MONEY** At the time—from college, to homebuying, to retirement, things felt expensive to Gen X—but it turns out, **it was more affordable than they thought**. They are generally cautious financially and prioritize family and practical spending
- 😬 **TECH** With tech, too, **Gen Xers are practical**, particularly enjoying services like ecommerce and online banking, while maintaining skepticism and privacy concerns
- ☹️ **MIND & BODY** Gen Xers are focused on **preventative healthcare and chronic conditions**—they trust traditional healthcare sources and favor aging naturally but... engage with a little Botox, too!

## ALL IN THIS TOGETHER



All generations **value experiences**, such as travel and dining, though the extent and style may vary



We all **appreciate the connectivity of social media** and will spend for the **convenience** that technology offers



Health and wellness engage us—and we all **seek longevity and emotional well-being**. But many of us indulge in putting our best face forward—bring on the LED and Botox!