



# Insights Series: The Rise of Gen Z Hispanics

## Cracking the Code on Values, Identity & Cultural Influence

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*This series was crafted by a multidisciplinary team of RPA analysts, strategists, and behavioral scientists, including our Hispanic Inclusive Intelligence Team. The effort cites sources such as Census data, academic research, government studies, industry papers, and social media content.*





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How Gen Zers Are Redefining What It Means to Be Hispanic

# Introduction: Z is for Spanglish

Getting to know Hispanic Gen Z



As most marketers are acutely aware, Gen Z is heavily Hispanic. At latest count, slightly under half of Gen Z identified as non-Hispanic white, and just over a quarter identified as Hispanic, meaning that Hispanics are now the second-largest ethnic group after non-Hispanic whites within Gen Z.<sup>1</sup> Hispanics make up a larger share of Gen Z than any previous generation, and Hispanics are the youngest ethnic group too<sup>2</sup>; so they will make up an even larger share of Gen Alpha.<sup>3</sup> It's also worth noting that in some of our biggest consumer markets, such as California and Texas, the majority of Gen Zers are already Hispanic (54% and 50%, respectively).<sup>4</sup>

And Gen Z Hispanics aren't the same as Gen Z overall. Not only do many of the big "Gen Z trends" that marketers talk about fail to replicate with the Hispanic group, but Hispanic Gen Zers are collectively building a uniquely Hispanic Gen Z identity that is having a profound influence on youth culture overall.

Think of cultural mega-forces like Bad Bunny and "The Fast and the Furious" film franchise. The popularization of Día de los Muertos<sup>5</sup> and the rapid migration of Hispanic foods out of the "ethnic food aisle."<sup>6</sup> And micro-trends like "the Edgar" haircut,<sup>7</sup> rooted in Mexican "trokiando"/trucker culture;<sup>8</sup> the widespread use of Gothic fonts in fashion and design,<sup>9</sup> rooted in memorial apparel created by LA Chicano communities; and Cumbia-inspired dance challenges, which blend traditional Colombian choreography with contemporary rhythmic elements.<sup>10</sup> There is an undeniable Hispanic pulse animating American youth culture.

**In this series, we'll focus our lens on how Hispanics are making a unique mark on this generation.**



Credit: Los Angeles Times

Dispatch #1

# Who Are "Gen Z Hispanics?"

A Generation Shaped by Culture, Change,  
and Complexity



## Who is Gen Z?

“Gen Z was born from 1997-2010. They were born amidst the Columbine school shooting, the 9/11 attacks, Hurricane Katrina, the launch of the smartphone, the Great Recession, and the election of Barack Obama. They grew up amid influences like PewDiePie, Minecraft, *Everything Everywhere All at Once*, Lil Nas X, Y2K fashion, Simone Biles, and Olivia Rodrigo — though Gen Zers sometimes say they have more diffuse and even elusive influences than previous generations do.<sup>1</sup> Gen Zers have been called “the first real digital natives,”<sup>2</sup> “the most socially conscious generation,”<sup>3</sup> and “the most diverse generation.”<sup>4</sup> In 2025, they are also at a pivotal age: The youngest Gen Zers will still be navigating high school hallways while the oldest will be nearing their 30<sup>th</sup> birthdays.

## Who is Hispanic Gen Z?

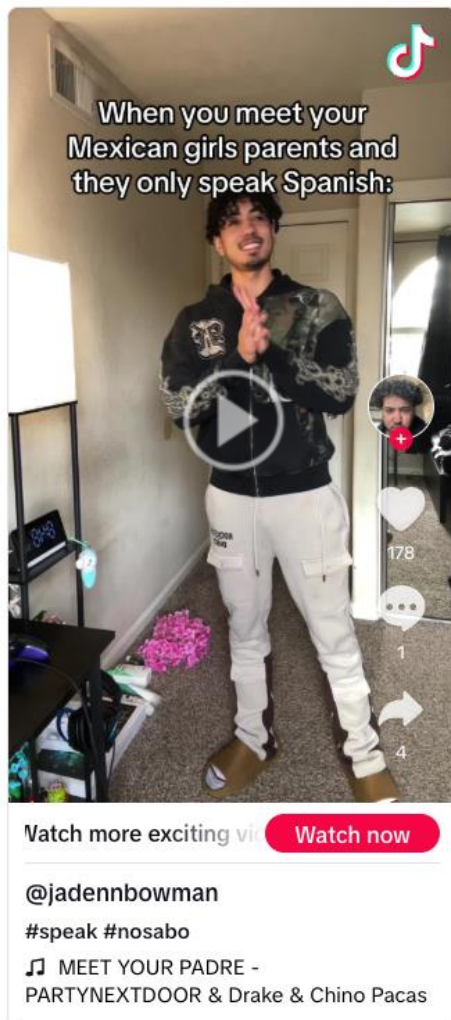
Hispanic Gen Z is, of course, defined by all these same parameters and influences. And, like Gen Z itself, it is racially, culturally, linguistically, and socio-demographically diverse. According to UCLA’s Latino Policy & Politics Institute,<sup>5</sup> while Mexicans represent the largest Hispanic-descent group in the US (59%), other groups — like Venezuelans, Paraguayans, and Hondurans — have been growing at a much faster pace. And while many Hispanics live in California or Texas (44%),<sup>6</sup> Hispanic populations have surged across every single US state. Consider the growth rate in Kentucky (+233% since 2000), South Carolina (+207%), and Alabama (+202%).<sup>5</sup>



Hispanic Gen Zers are much more likely than the cohort overall to identify as Christian. Source: [ReligionInPublic.blog](https://religioninpublic.blog)

Hispanic Gen Z’s belief systems are similarly hard to put in a box. According to one source, while Gen Z overall is “the least religious generation we’ve had in American history,” Hispanic Gen Zers are much more likely than the cohort overall to identify as Christian (44% vs. 35%).<sup>7</sup> At the same time, Hispanic Gen Zers are also more inclined to believe in astrology and superstition<sup>8</sup> (witness the sustained influence of Walter Mercado),<sup>9</sup> and they are significantly more likely to say they are “alarmed” about climate change.<sup>10</sup> While their values have historically aligned with those of the political left, recent elections witnessed many Latinos breaking for the right. A Univision poll conducted in the early fall of 2024 showed “an astounding 65% of Hispanic voters [still] considered themselves persuadable” at that time — underscoring their complexity.<sup>11</sup>

At the same time, Hispanic Gen Z is also more “American” than ever. In fact, Hispanic Gen Zers are more likely than their Millennial counterparts to say, “I feel like I am losing my Hispanic identity as the years go by” (45% vs. 41%).<sup>12</sup> There are some clear reasons for this. As a group, Hispanics in the US are increasingly US-born (68% in 2021 vs. 63% in 2010).<sup>13</sup> And the vast majority are now US citizens (81% in 2021 vs. 74% in 2010).<sup>14</sup> One-third of all Hispanics say they speak only English at home (vs. one-fifth in 2000).<sup>5</sup> And only 9%<sup>12</sup> of Gen Z Hispanics say that they speak only Spanish at home. Countless TikTok videos point to this decline in Spanish fluency as a source of embarrassment for Gen Z Hispanics, who often see language as the lynchpin of Hispanic identity.<sup>15</sup>



Credit: [@jadennbowman on TikTok](#)



Trailer for the Netflix documentary “Mucho Mucho Amor: The Legend of Walter Mercado” about the Puerto Rican astrologer and TV personality.  
Credit: Netflix on YouTube

Despite their diversity and despite their “Americanness,” US Hispanics overall do share a sense of pan-Hispanic identity. Although Hispanics are more likely to describe themselves based on country of origin rather than as “Hispanic” or “Latino,”<sup>16</sup> one study found that 90% of Hispanics ages 14+ agree they “feel a sense of ‘belonging’ within the larger US Hispanic/Latino community” “some” or “most” of the time.<sup>17</sup> There are important subgroup differences within the US Hispanic population, but many Hispanics share the fundamental experience of being both “de aquí y de allá” (from here and there)<sup>18</sup> share core values like family and hard work,<sup>17</sup> and share the desire for greater representation in media and government.<sup>19</sup>

## Next Up

Next, the fun part. We’ll dive into a series of themes that are relevant for marketers seeking to better understand Hispanic Gen Z today. Starting with Hispanic Gen Z’s unique sense of *familismo*, or family loyalty, and what it means for brand marketers.<sup>20</sup> See our next Dispatch 2: The Hardest Thing I’ve Ever Done in My Life.

If you’d like to see our deep dive on this theme, sign up below for our newsletter to be notified when it is released.

Dispatch #2

# Hispanic Gen Z: "The Hardest Thing I've Ever Done in My Life"

Hispanic Gen Zers & The *Familismo* Effect



Gen Z wants to move out. Eventually. And Gen Z Hispanics are no exception. But in Hispanic culture, moving out is borderline taboo—and many in this cohort are deeply conflicted about it. How can brands play a positive role and connect with Gen Z Hispanics during this complex juncture?

## The TL;DR:

- *Familismo* is a dominant force in Hispanic culture, coloring virtually every aspect of Hispanics' lives.
- With this backdrop, [Gen Z Hispanics are far and away more likely than any other group to stay in the family home](#).
- And for this demographic, the [stay-at-home vs. move-out calculus is deeply complex](#), involving immediate and extended family, both past and current, on US soil and overseas.
- In fact, Gen Z Hispanics who are living at home sometimes experience [a bit of an identity crisis](#) due to the imperative of family focus.
- While Hispanic women are increasingly likely to go to college, work full-time, and postpone (or simply forgo) marriage and kids, [the notion of marianismo](#) persists—which complicates things further.

## How the Hell Did Everyone Else Do It?

“21f still living at my parents. A 1bed in my area averages 1600, add on pet fees and such and I feel like I’m drowning. How the hell did everyone else do it?” So starts a recent Reddit thread, entitled “How did y’all move out?”<sup>1</sup> (Pet fees? Gen Z invests more in their pets than any other generation, being the most likely to accrue expenses like canine insurance and cat birthday cakes).<sup>2</sup>

Responses to “redsockcrew” vary: “I ain’t moving till 25 at least.” “I’m not passing up free internet, parking, and utilities.” “I need roommates and a bit more money before I can probably do so but the problem is I live in a small ass farm town and don’t have any friends.” “I’ve lived with about 15 different roommates and 4 partners.” “Military.” “Modern society is deliberately set up to make it almost impossible.”

A parallel thread, on the subreddit “Hispanic,” asks for advice on “leaving family/moving out.”<sup>3</sup> Note the implied interchangeability of the two terms. Here, responses are remarkably different in both tone and content: “Going out on your own and defying tradition can be very scary. I left my family and moved [out]...They guilt me about it constantly, but this is the happiest I’ve ever been...but you’ll also miss out on family time.” “It’s important to prioritize your own well-being and future while also considering the needs of your family.” “I think you should sit down with your family and explain how you feel.”

## 1

## A Tale of Two Trends

Gen Z is more likely than any generation in recent history to stay in the nest. But the subtext is radically different for Non-Hispanics vs. Hispanics. Among Non-Hispanics in the US, the default for many generations has been to move out at 18. “Adulthood” was exciting rather than scary. Only in recent years has it become more common for twenty-somethings to express an interest in boomeranging, or just staying put. While Millennials were routinely mocked for this “failure to launch”<sup>4</sup>—sometimes caricatured as videogame addicts with a preternatural taste for avocado toast—over the last decade, parents have increasingly welcomed young adult children to stay.

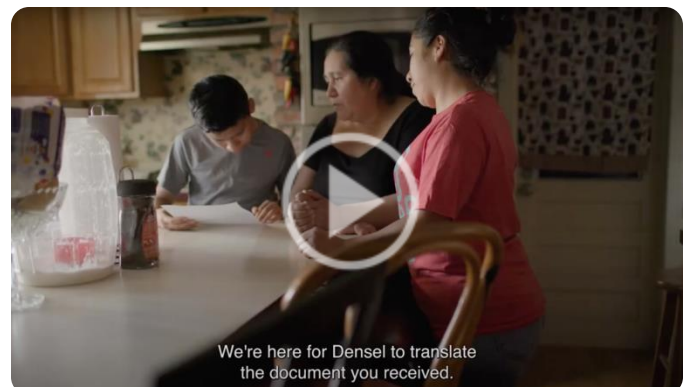
Among Hispanics, on the other hand, the default for many years has been to remain in the family home until marriage, or even after marriage. One of the cultural values that is central to Hispanic culture is *familismo* or familism: A responsibility to take care of the family and to take the family into consideration when making decisions.<sup>5</sup> This means that the family stays together as a unit, unless there is a real reason to break. Moving out can signal disrespect and familial neglect. Opposite the trend for Non-Hispanics, however, Hispanics in recent years have become more vocal about wanting to move out on their own and forge their own paths—though this decision is often fraught with intense guilt and familial friction. On TikTok, similar themes are echoed among Koreans, Chinese, Middle-Easterners, and others.<sup>6</sup>

### Brand Takeaway

***Familismo* is a dominant force in Hispanic culture, coloring virtually every aspect of Hispanics’ lives. And it’s why moving out is a deeply emotional and often painful process for Hispanics.**

Whether brands speak directly to the moving-out process or not, acknowledging *familismo* is a powerful way to connect with Gen Z Hispanics who have become increasingly interested in their culture and increasingly introspective about their own take on its values.<sup>7</sup>

A spot-on example is US Bank’s “Translators” campaign, which highlights an experience shared by many Hispanic children: Helping out their older Spanish-speaking relatives by bridging the language gap for them.<sup>8</sup> By recognizing the far reach of *familismo*, and shining a light on its brightest moments, brands can connect with Gen Z Hispanics in a meaningful way.



Trailer for US Bank “Translators” documentary that explores the experience of Hispanic children who are often put in the position of needing to serve as translators for their families.

## 2

## Staying Put, by The Numbers

It should be noted that the new stay-at-home trend is historic. In 1980, just 32% of 18-29-year-olds lived with their parents. In 2000, it was 38%. By 2010, with the collapse of the financial market, the number rose to a shocking-at-the-time 44%. And then in 2020, with the eruption of the pandemic, it soared past the Depression-era record of 48% to an all-time high of 52%.<sup>9</sup> It has remained more or less pinned there since, with 56% of 18-24-year-olds living at home in 2024 (vs. 58% in 2020).<sup>10</sup>

And, expectedly, Gen Z Hispanics currently lead on the living-with-the-fam trend. As of 2020, 58% of 18-29 year-old Hispanics lived with their parents, compared to 49%, 51%, and 55% of same-age whites, Asians, and Blacks, respectively.<sup>9</sup> And from 2020-2024, despite minor fluctuations year-over-year, Gen Z Hispanics have consistently been 15-20% more likely than their Non-Hispanic counterparts to live with their parents.<sup>11</sup>

### Brand Takeaway

**Gen Z Hispanics may be eyeing junior one-bedrooms at increasing rates, but they are far and away more likely than any other group to stay in the family home.**

There is an opportunity here for brands to empathize with the disconnect. For example, brands can use subtle humor to poke fun at things that virtually all stuck-at-home Gen Z Hispanics will be able to relate to—10pm curfews, diminished dating prospects, funky living room décor, and prying siblings—while letting them know they are not alone. Consider campaigns that leverage trusted celebrities and influencers (as an example, Marcello Hernandez’s SNL skits come to mind).

## 3

## The Financial Struggle Is Real (Especially for Hispanics)

Tight finances are more relevant than ever. Most Gen Zers say they struggle financially,<sup>12</sup> and moving out is expensive. The average cost of a 4-year college education at a public out-of-state school swelled to \$176K this past year (that’s tuition, room, and board—plane tickets, laptops, dentist appointments, and Owala water bottles are all extra).<sup>13</sup> Even if they stayed in-state, and stayed out of school, they would need to scrape together a solid \$1,554/month for rent (translation: \$2,159 in LA or \$3,865 in NYC), a price tag that floats mercilessly above the pre-pandemic trendline.<sup>14</sup> And while the internet says the job market is strong, Gen Z is still financially scarred by the pandemic, saddled with more lines of credit and higher levels of debt than any generation before them.<sup>15</sup>

But for Hispanics, the economic equation is more complex, entangled with layers of *familismo*. Not only do Gen Z Hispanics come from households that are more economically constrained,<sup>16</sup> but their families often carry heavier financial burdens: Many Hispanic households are multi-generational<sup>17</sup> and, per a 2021 McKinsey & Company report, “32% of Latinos send remittances to family outside the United States, with more than two-thirds of those sending up to 30% of their income abroad.”<sup>18</sup> Retirement wealth among Hispanics trails that of all other racial/ethnic groups.<sup>19</sup> And, despite the strong work ethic in Hispanic culture, there’s an undertow belief that’s still all-too common: “You’ll never be rich.”<sup>20</sup>

Given this backdrop, Hispanic culture is known to prize frugality and ingenuity when it comes to managing household expenses (TikTokers *estrada.twins* tell us: “We are Mexican, of course we collect buckets of water when it’s raining”).<sup>21</sup> So spending money to get your own apartment, when it’s not totally necessary, can be seen as wasteful and selfish. As one Gen Z Hispanic puts it in a conversation on BuzzFeed’s *Pero Like*: “Latin guilt is so real...our parents, our culture, has guilted us into staying at home as long as possible. Because why am I going to go pay rent in an apartment when I could be using that money to help out at home?”<sup>22</sup> In the Hispanic subreddit mentioned above, several people ask the thread’s author: “¿Todavía puedes ayudar?” *Can you still find a way to help out your family even if you move out?*

Multiple generations within a Hispanic family sometimes pool credit and resources to purchase a home. And sacrifices made by both past and current relatives are considered part of the overall payment. So the family home is often viewed as a communal asset, to which Hispanics are both entitled and indebted by birthright.<sup>23</sup>

## 3

(cont.)

## The Financial Struggle Is Real (Especially for Hispanics)

### Brand Takeaway

**For Gen Z Hispanics, the stay-at-home vs. move-out calculus is deeply complex, involving immediate and extended family, both past and current, on US soil and overseas.**

It's not just about whether moving out today makes sense for them personally, but about how to best balance their personal interests with their feelings of obligation to help take care of the family, and their desire to maintain positive family ties.

There is an opportunity for brands to connect with Gen Z Hispanics by framing their products as tools that help to bridge, or reconcile, these competing interests. A great example is the DoorDash campaign "Hay DoorDash en La Casa," with influencer Jess Judith,<sup>24</sup> which makes a play on the refrain heard by many Hispanic children when they ask their parents for takeout: "Hay comida en la casa." (*There's food at home*). The campaign promotes DoorDash as a convenient way to bring family together over a shared meal even when physical distance or busy schedules might otherwise keep them apart. One execution closes with Jess and her parents enjoying a meal, despite not preparing it the traditional way. Jess shouts out: "Mira que felicidad temenos!" (*Look how happy we are!*). And her dad says: "Thank you, linda" (*Thanks, beautiful*).

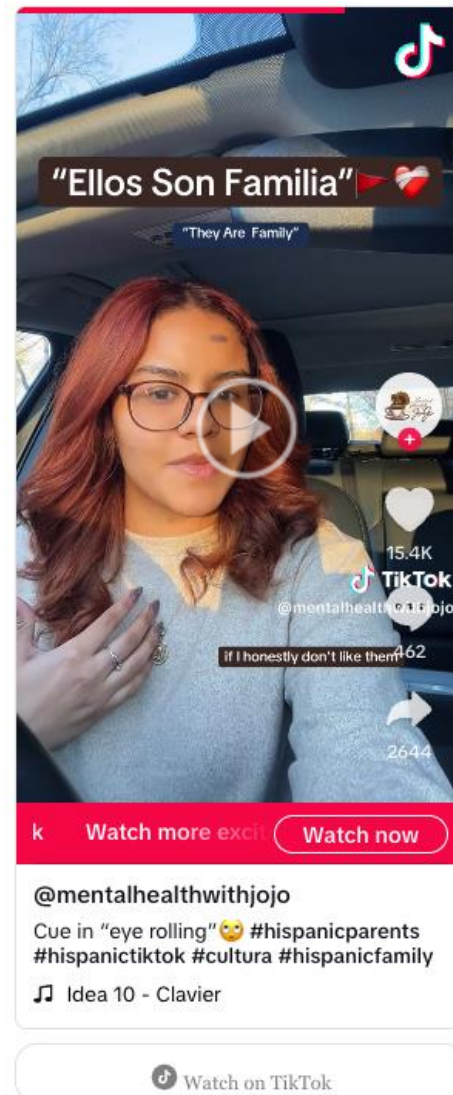
## 4

## Familismo & the Hispanic Identity Crisis

On her site Project Eñye,<sup>25</sup> Hispanic filmmaker and author Denise Soler Cox implores her audience: “Does following your heart feel like rejecting your family? Doing your own thing can often feel like you’re betraying them. And it takes a profound identity shift to realize that following your heart has zero to do with them...It’s ok to act and think for yourself. In fact, this is how you actually bring your best self to the people you love.”

This notion of “losing oneself” in the family system—or never really learning who you are to begin with, or needing to hide your uniqueness to “stay part of the family”—crops up again and again in Hispanic conversations about moving out. As one Gen Z Hispanic wrote about her moving-out journey: “As the oldest of four siblings, most of my life I have felt responsible for setting a good example for my brothers and sister and stepping up when my parents need support...It’s not that I didn’t love my own company; it’s that it was a foreign concept to me. Now I get to learn about myself on a new level.”<sup>26</sup>

*Familismo* has countless benefits, among them a significant and wide-ranging stress-buffering effect.<sup>27</sup> Research has found that higher levels *familismo* are associated, in general, with lower rates of loneliness, depression, and suicide, as well as reduced physical medical symptoms.<sup>28</sup> But the development of individual identity seems to suffer. And this is especially among LGBTQ+ youth and others who don’t fit the traditional “good child” mold.<sup>29</sup>



Licensed therapist  
[@mentalhealthwithjojo](#)  
 discussing challenges  
 for Hispanics in  
 balancing personal  
 and familial needs.

## 4

(cont.)

## Familismo & the Hispanic Identity Crisis

Among Gen Z whites, by contrast, identity is less frequently mentioned. Here, the conversation is more pragmatic, and more often focuses, after pure economics, on self-care and work-life balance. Notoriously risk-averse and socially anxious, this is a group who has clocked in late to one major life milestone after another.<sup>30</sup> And many are willing to trade the allure of getting their own digs for a saner pace of life with their parents.<sup>31</sup> The declining stigma around living at home is frequently mentioned as a reason to stay (*familismo* has, to some extent, permeated mainstream culture). As is the near-obsolescence of committed relationships.<sup>32</sup> After all, a strange apartment, in a strange neighborhood, living with strangers? TikTok “roommate horror stories” are legion.<sup>33</sup>



Reddit comments by Gen Zers on the r/GenZ thread “How’s roommates been for y’all? I Despise it.”

### Brand Takeaway

**No matter their race or ethnicity, Gen Zers who are living at home will often feel their wings have been clipped. And for Gen Z Hispanics, there can be a profound sense of dissociation, or identity crisis, due to the imperative of family focus.**

That is, they are so keyed into their role within the family—the big sister, the helpful son, the caring granddaughter—that they don’t always have a chance to fully know who they are, or who they want to be. On TikTok, for example, many mention wanting to “escape” the strong inertia of “cyclical” and “generational” patterns.<sup>34</sup>

How can brands play a role? One way is to provide young Hispanics with physical or digital spaces that enable them to explore different facets of their identities and develop their unique voices—while showing them they can maintain positive family relations at the same time. For example, brands might showcase influencers or celebrities pursuing their unique creative ambitions while staying connected to their families (through technology, entertainment, food, or other shareable brand offerings).

## 5

## And Then There's *Marianismo*

It's important to note that among all Gen Zers, the largest increase over time in staying at home has come from 18-24-year-old women. By a landslide. In 2022, about 57% of men and 55% of women ages 18-24 lived in their parents' home. This compares to 52% of men and just 35% of women of the same age in 1960.<sup>35</sup> Younger women were, of course, historically likely to marry and move straight into their husbands' homes. Student loans and social anxiety notwithstanding, the decline in marriage among younger women is the biggest single driver of the recent stay-at-home trend.

Perhaps unsurprisingly, this decline is making bigger waves in Hispanic vs. Non-Hispanic households. Why? Because in Hispanic households, there's not just *familismo* but also *marianismo*. *Marianismo* is an idealized conceptualization of femininity, named after the Virgin Mary of Guadalupe, that is characterized by attributes like “submissiveness, selflessness, chastity, hyperfemininity, and acceptance of machismo in males.”<sup>36</sup> Other definitions mention “interpersonal harmony, inner strength, self-sacrifice, family, chastity, and morality;” “feminine passivity, sexual purity, and self-silencing;” and even “semi-divine.”<sup>37</sup>

While not all Hispanic families endorse *marianismo*, young women are still expected to marry and start families young (an expectation that has considerably softened among whites). And those who don't marry are expected not just to stay at home but to take on a *marianismo*-style role in the family (an expectation that is much weaker if not altogether absent among whites).



Gen Z meets *marianismo* (AI-generated image by RPA with OpenAI)

Moving out is seen as potentially dangerous for Hispanic women. (In an apartment building alone? In an apartment with strangers?). While Hispanic men are held to ideals of their own—hard work, respect, the “provider and protector” model<sup>38</sup>—they are generally granted both more freedom and more initiative.

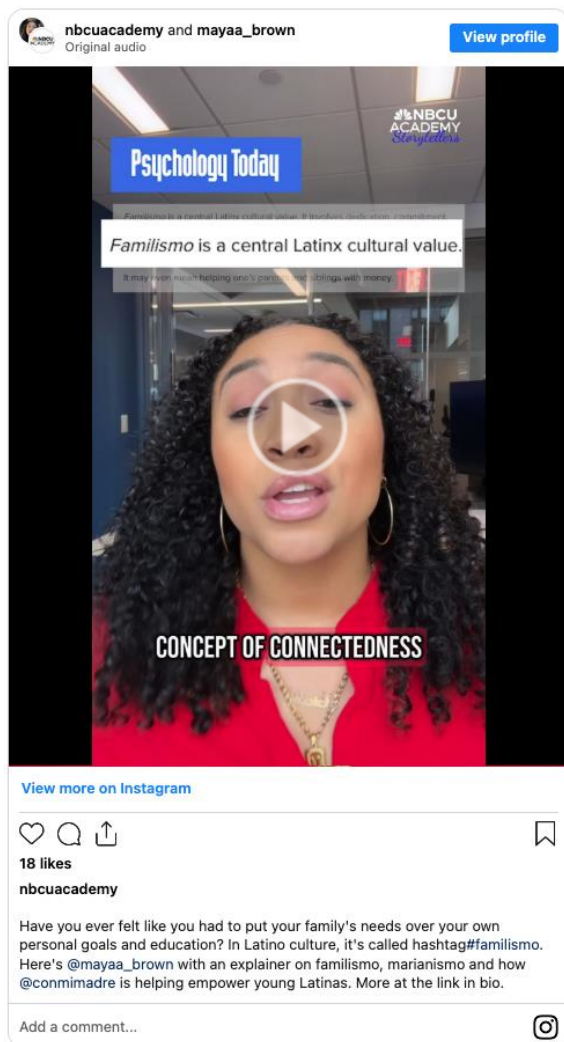
Sisters and brothers are almost always treated differently by their parents. But in Hispanic households, the treatment can be especially discrepant. As a contributor to the website HipLatina writes: “[Hispanic girls] grow up afraid to get into any trouble, even if it's for a good cause. We grow up afraid, period, and allow boys and men to take the lead in nearly everything”<sup>39</sup> And this discrepancy continues into early adulthood.

5

(cont.)

## And Then There's *Marianismo*

In a parody of her parents, one Hispanic TikTokker lists three reasons that, at age 20, she is still subject to an early curfew: “One, she’s female; two, she’s not a boy; and three, and most importantly, she’s a girl!”<sup>40</sup> Living at home is complicated for all Hispanics. But for Hispanic females, it can feel suffocating.



Post by reporter [@mayaa\\_brown](#) discussing *familismo*, *marianismo* and how the nonprofit [@conmimadre](#) is helping to empower Gen Z Hispanic women.

### Brand Takeaway

**While Hispanic women are increasingly likely to go to college, work full-time, and postpone (or simply forgo) marriage and kids, the notion of *marianismo* persists. It can therefore be especially tricky for Hispanic women to navigate the stay-at-home versus move-out decision.**

There is clear opportunity here for brands to connect with Hispanic women in a powerful way—by recognizing the considerable pressure of *marianismo*; by highlighting stories of those who are redefining Hispanic femininity; and by providing tools and resources to help.

PepsiCo’s “Jefa-Owned” initiative<sup>41</sup> is a great example. Through this initiative, PepsiCo supports and celebrates Hispanic women restauranteurs in select cities across the country—offering business-building resources (including personalized consultations and targeted grants), enhancing business visibility (through PR and marketing), and helping to build community among Hispanic women entrepreneurs (through organizational partnerships and community events).

# Conclusion

Most 18-29-year-olds live at home, and many of them aren't thrilled about it. But Gen Z Hispanics feel especially conflicted. They love their families and want to give back to them, but they also want to "live their own lives" and find out who they really are—beyond the confines of tightly defined familial roles. Meanwhile, their Hispanic parents make them feel guilty for wanting their own space. And money is tight all around.

On top of all that, there are outdated expectations around gender roles to contend with. For Gen Z Hispanics, the level of complexity around the decision to move out can't be overstated. The Redditor who asked for advice on "leaving family/moving out"? She later added this: "UPDATE: I did it!!! It was the hardest thing i've ever done in my life for sure but so worth it. Feel free to message me for any advice it was (and still is) a wild ride!"<sup>3</sup>

Dispatch #3

# Millonario Mindset

Hispanic Gen Z & Money.  
It's Complicated.



In a survey conducted recently by the financial services company Empower, Gen Zers said that in order to be “financially successful,” they’d need an annual salary of \$588K.<sup>1</sup> \$588K! That’s over 7x the real median income of households in the US (which includes all sources of income earned by all members of a household).<sup>2</sup> And almost 18x the national average for entry level roles.<sup>3</sup>

In another recent survey, Americans overall estimated that about 20% of US households earn over \$500K per year, while in reality, these are “the one percent”.<sup>4</sup> No doubt Gen Zers were especially likely to get this wrong—after all, they’ve spent thousands of hours consuming content from influencers like Mei Leung (“Let’s find out together what I spent in February ... Clubbing: \$86,070.33, Shopping: \$33,274.72”)<sup>5</sup> and Conor McGregor (“I have two yachts ... I was the first person to acquire the Lamborghini yacht ... the Supercar of the Sea”).<sup>6</sup> Tariffs or no tariffs, the “boom boom aesthetic” is sizzling-hot on social media.<sup>7</sup> And with many Gen Zers spending more time there than IRL,<sup>8</sup> it’s easy to feel left behind.

There’s a term for the disconnect: “money dysmorphia”.<sup>9</sup> As financial expert Kara Pérez put it in a recent piece for The New York Times: “A lot of people are like, ‘I’m not Kim Kardashian, I’m not Elon Musk, therefore I am broke.’”<sup>10</sup>

And if Gen Z overall is feeling the heat, the pressure is turned up even higher among Hispanic Gen Zers. Why? The TL; DR:

- ***Familismo Strikes again:*** Many Hispanics feel the financial burden of past generational sacrifices; they don’t just need to earn for themselves, they also “owe it” to their families (past and current).

- ***Financial Baptism by Fire:*** Hispanic Gen Zers are also coming of age with less exposure to money-making pipelines than their Non-Hispanic peers, adding a layer of opacity to the wealth-building journey.
- ***El Sueño Americano:*** The American Dream, meanwhile, still looms large, with many Hispanic families enthusiastically pushing their Gen Z children towards the golden triad of college, career, and home-buying—even when the TikTok Generation might have other priorities in mind.



Image created by RPA using AI (gpt-4o)

## 1

## Familismo Strikes Again

In Hispanic culture, “la familia es todo.” Taking care of the family, and including the family in major life decisions, is both a shared value and a cultural imperative.<sup>11</sup> *Familismo* has countless benefits, among them a profound stress-buffering effect.<sup>12</sup> But as discussed in Dispatch #2, for many Hispanic Gen Zers, *familismo* also creates unique challenges.

The majority of Hispanic Gen Zers are US-born children of immigrants. And they are acutely aware of sacrifices their parents and grandparents have made.<sup>13</sup> As writer Diana Morales puts it, an attendant “first-generational guilt” can set in early in life: “Being raised by a Mexican single mother I was constantly reminded that she moved to the United States for a better brighter future for her and her kids...I have a specific memory from when I was younger learning about dinosaurs and coming home from school excited to tell my mom. She didn’t know much about dinosaurs to my confusion... Later my 2 older sisters talked with me that she didn’t get to learn that in school because of hardships she had in Mexico. Guilt took over.”<sup>14</sup>

Reporting on the pressure that Hispanics feel to start taking care of their families, even at an early age, writer Janel Martinez shares the story of Giselle González: “At 15 years old, the eldest daughter of Mexican immigrants taught herself to do acrylic nails, charging friends and associates to do their manicures, and would use her earnings to assist with groceries, the phone bill, or transportation. If her younger brother needed something, like lunch money, González would step in to support.”<sup>15</sup> The emotional backdrop here is deeply nuanced. In addition to feelings

indebtedness and duty, there is also resentment (at having adult-sized responsibilities), guilt (for feeling resentment), and shame (for out-learning and out-earning one’s parents)—as well as gratitude (for parents’ sacrifices), pride (for being able to repay the sacrifices), and intense love and closeness. It’s complicated.



Trailer for US Bank “Translators” documentary that explores the experience of Hispanic children who are often put in the position of needing to serve as translators for their families.

Many children of immigrants can relate, not just Hispanics. Psychologist Emily Soukhanouvong, a child of immigrant parents from Laos, says that first-gen guilt is widespread: “The expectation to excel academically, professionally, and socially while honoring cultural traditions and familial obligations can feel overwhelming...If you grew up in an immigrant household, it’s not uncommon to ‘feel bad’ (aka guilty) about yourself when experiencing sadness, frustration or anger when thinking about the sacrifices your family made for a better life.”<sup>16</sup>

1

(cont.)

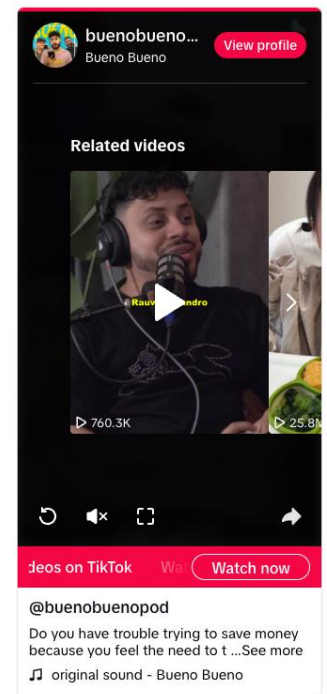
## Familismo Strikes Again

One thing that's unique to Hispanics, though, is that there is often significant financial need. Compared to their Non-Hispanic counterparts, Hispanic Gen Zers come from households that are economically constrained.<sup>17</sup> And it is not uncommon to carry heavy financial burdens. For example, McKinsey & Company has reported that one-third of Hispanics send remittances to family outside the US, and that more than two-thirds of said families are sending up to 30% of their income abroad.<sup>18</sup> Moreover, Hispanic Gen Zers' parents have often not had the types of careers that would afford them livable savings accounts or retirement plans.<sup>19</sup> So many Hispanic children feel responsible to help.

Also unique to Hispanics is the fact that financial obligations can feel limitless. As content creator Saul V. Gomez explains on the podcast *Todo Chido*: "I want to give all my money away to like my family just so I don't feel guilty. I don't think I'll feel like I made it until like my parents and my brother don't work."<sup>20</sup> His co-host then concurs, and adds to the list: More siblings, nephews, and not just current children but also future children. On TikTok, meanwhile, it's common for Hispanic creators to broadcast "retiring their parents" and funding multigenerational vacations. It's no wonder Hispanic Gen Zers feel financially underwater. Unlike their Non-Hispanic counterparts, who *just* need to be as rich as Kylie Jenner or MrBeast, Hispanic Gen Zers carry the added psychological burden of thinking about a whole network of family members.

And among Hispanic Gen Zers as a group, providing for family is a normative goal. Something that isn't the case among all first-gen groups. Research from Bank of America shows that family is a significantly bigger financial motivator for Hispanic Gen Zers than it is for Gen Zers overall. In a similar vein, well over half (57%) of Hispanic Gen Zers say that being able to provide for their family's future is part of their definition of financial success.<sup>21</sup> The same study found that almost three-quarters (72%) of Hispanic Millennials were currently providing financial support to family.<sup>22</sup> Again, for Hispanic Gen Z success isn't *just* about being as rich as the one-percent; it's bringing your whole family along too.

Without a doubt, the financial burden on Hispanic Gen Zers is not just psychological but also literal. As Saul V. Gomez, talking on another podcast, points out: "It's harder for Latinos to 'make it out' or save money, because they spend a lot of money on each other... You're worried about paying everybody else's bills and making sure everybody else is fine, and that's why like we just get stuck in a position."<sup>23</sup>



VideoCredit: @buenobuenopod on TikTok, featuring Saul V. Gomez

## Familismo Strikes Again

### Brand Takeaway

**Many Hispanic Gen Zers feel the financial burden of past generational sacrifices; they don't just need to earn for themselves, they also "owe it" to their families. This can create additional stress around finances, and it can literally handicap Hispanic Gen Zers' money-making efforts.**

Brands can play a meaningful role by acknowledging this complexity, and providing Hispanic Gen Zers with practical tools for navigating it. One example is TurboTax's campaign "Nunca Es Solo Un Reembolso" ("It's Never Just a Refund"). The campaign recognizes that in Hispanic households, the lines between familial and personal finances are blurred, and that refunds are often funneled into family pursuits. At the same time, the campaign suggests that Gen Zers don't need to sacrifice their own interests to take care of their families.

One of the spots, for example, depicts a young Hispanic woman breaking a four-generation family panadería business to pursue her own perfume venture—with the blessing of her mother. Investing in the perfume startup is portrayed as a shared family win.<sup>24</sup> Notably, TurboTax produced all the ads in Spanish, with Hispanic talent. And they delivered on the implied promise of the campaign by offering fully bilingual tax experts and services.



TurboTax campaign "Nunca Es Solo Un Reembolso"

Meaning that Hispanic Gen Zers were, at least theoretically, relieved of the responsibility of translating and filing for their Spanish-speaking relatives. TurboTax also made the bold decision to air the ad during the Super Bowl, sending a clear message that the Hispanic financial experience is by no means a marginal one.

## 2

## Financial Baptism by Fire

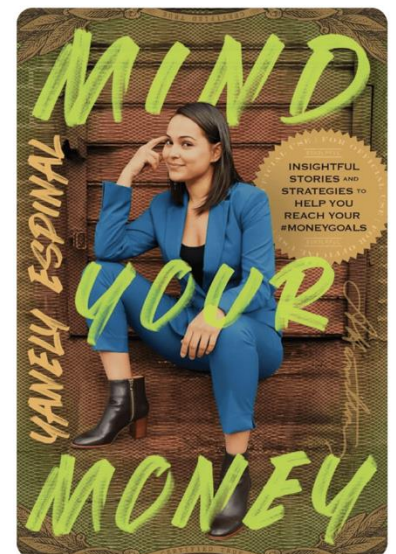
A second challenge faced by Hispanic Gen Zers—in addition to the complexities surrounding *familismo*—is limited familiarity with money-making pipelines. Compared to their Non-Hispanic peers, many Hispanic Gen Zers are coming of age with only a rudimentary understanding of credit-building, stock market investing, and retirement planning. More often than not, their parents and other relatives are emotionally supportive but less-than-100% effective when it comes to reliably guiding them through processes like applying for student aid or taking out a home mortgage. As reported recently by The Harris Poll, just over half (54%) of Hispanics overall consider themselves financially literate, compared to 69% of Non-Hispanics.<sup>25</sup> For many Hispanic Gen Zers, navigating financial systems and instruments is therefore a kind of baptism by fire.

Part of the reason for this relates to immigration status: Hispanic parents may know the Chilean or Dominican financial system backwards and upside down, but immigrants as a whole tend, understandably, to be less well-versed in the workings of the US system, and less trusting of it.<sup>26</sup> A second part is that Hispanics have less familial wealth, and less generational wealth in particular.<sup>27</sup> In families where wealth is a birthright, knowledge about money—like the money itself—just flows more freely.

Despite a strong emphasis on familial support, most Hispanic Gen Zers (65%) say their parents didn't talk about finances openly while they were growing up.<sup>28</sup> And some Hispanic households even consider money-talk to be taboo.<sup>26</sup>

Moreover, nearly half (48%) of Hispanic Gen Z say they were never offered financial education in school, compared to 37% of their Non-Hispanic peers.<sup>29</sup>

Taking all these stats together, it's not surprising that Hispanic Gen Zers are more likely than their Non-Hispanic peers to say they don't have any investments because they simply "do not know where to start" (42% vs. 27%).<sup>28</sup> It should be mentioned that "soft financial decisions" are affected too. Financial educator and author Yanelly Espinal frequently shares social posts about how Hispanic culture subtly encourages people to help friends and family in need—for example by helping with expenses or co-signing loans—even when they aren't in a position to do so.<sup>30</sup> And, as Redditor @PPP1737 on r/LatinoPeopleTwitter writes: "My mom didn't go to school past 5th grade. My grandmother never learned to read. I had zero help or guidance from family on how to pick out and apply to colleges much less direction on how to pick a major. No help navigating the required courses or getting internships to be successful in a field."<sup>31</sup> All of this means, of course, a steeper financial hill to climb.



Financial educator Yanelly Espinal's 2023 book "Mind Your Money"

## Financial Baptism by Fire

### Brand Takeaway

**Hispanic Gen Zers are coming of age with less financial literacy than their Non-Hispanic peers, and fewer tools to navigate the financial system. As author and financial educator Gigi González (“The First Gen Mentor”) aptly puts it, there is simply “a different starting line.”<sup>32</sup> Such that embarking on the already-fraught wealth-building journey can be even more daunting for Hispanic Gen Zers than it is for their peers.**

Brands can clearly play a role by helping to nudge that starting line forward. A good example of this is Wells Fargo’s 2024 collaboration with East Harlem chefs, “Sabor y Sabiduría” (Flavor and Wisdom).<sup>33</sup> This initiative engaged the local Hispanic community by combining cooking classes, taught by esteemed local chefs like Frances Roman of Cocotazo, with financial education, taught by financial leaders like Wells Fargo’s EVP and Head of Hispanic and Latino Affairs Patty Juarez. Online videos suggest that the content covered was both Spanish-language-first and highly practical—for example, guidance on understanding credit scores and setting monthly budgets.<sup>34</sup> By combining financial education with Latin cooking, Wells Fargo was not only able to engage the entire family in a fun way, but also to help families start chipping away at the cultural taboo against money-talk.



LinkedIn post promoting Wells Fargo’s collaboration with East Harlem chefs, “Sabor y Sabiduría”

## 3

## El Sueño Americano

Swirling around all of the issues mentioned above is the ever-present glitter of *el sueño americano*, or the American Dream. Yes, Americans overall say their faith in the American Dream has dimmed in recent years given the rising cost of living.<sup>35</sup> And yes, younger generations have begun to reimagine the American Dream in terms of lifestyle achievements vs. purely financial ones.<sup>36</sup> But in Hispanic families, belief in the original version of *el sueño americano* has historically held strong.<sup>37</sup> While recent changes to border and immigration policy have no doubt cast a heavy shadow, hope for the American Dream persists.

In part, this hope has to do with the immigrant frame. As Wellington Moreno, a naturalized U.S. citizen who was born in the Dominican Republic, puts it, “I have a certain perspective on what really poor actually is, and how high you can go...Here, the sky is the limit. The sky is not even the limit.”<sup>35</sup> In part, too, this hope has to do with a core alignment between the Hispanic value of hard work and the meritocratic ideals that underpin the American Dream. It also seems reasonable to infer a certain level of psychological necessity: Hispanic families have often made enormous sacrifices to pursue life in the States; abandoning faith in *el sueño* may feel unimaginable.

For Hispanic Gen Zers, then, the vast majority of whom have immigrant parents or relatives,<sup>38</sup> there are great expectations. Hispanic parents often enthusiastically push their Gen Z children towards college, career, and home-buying—three significant milestones that may have eluded them personally—even when the children themselves may have somewhat different aspirations in mind.

*First, there’s college.* Compared to other groups in the US, Hispanics have tended to see education as the path towards upward mobility, and a non-negotiable for families who can afford it.<sup>37</sup> Hispanics have, in turn, seen enormous gains in enrollment at four-year institutions (a 287% increase, in fact, between 2000 and 2020).<sup>39</sup> Gains that have been fueled by rock-solid dedication and hard work. Indeed, a familiar refrain in many Hispanic households is “*ponte las piles*” (“put in your batteries,” or “buckle up and get to work”). Given the context of *familismo*, performance in school is understood by all to reflect back on the family. And, of course, this raises the stakes. As one first-generation college student put it, “I felt like a lot of pressure, because they put, like, so much pressure into me being okay and me having all the resources that I need. Yes it is for myself, but it’s also, like, to repay them.”<sup>40</sup>

**What makes you proud to be a Hispanic college student?**

Being first-generation is what makes me proud to be a Latina college student. My family came to the United States in hopes to provide our families with better opportunities, so being a college student is also my family’s accomplishment, in addition to my own accomplishment.



@beyondtwelve on Instagram, [discussing college as a family accomplishment](#)

## El Sueño Americano

Despite the positive emphasis on education, Hispanic parents can seem myopically focused on *getting a college degree* to the exclusion of quality of experience. The same first-generation student mentioned above tells us, “my dad was like, okay, college in general, it doesn’t really matter where, just go.” In a similar vein, high school senior Karen Carreño, in a video for PBS News Student Reporting Labs, says, “a lot of Hispanic parents pressure their kids to stay close because they have a stronger value of family,” even when that means bypassing top-choice schools.<sup>41</sup> A third student, talking about her parents’ insistence that she live at home during her college years, says, “I kind of felt like I wasn’t getting that college experience. Right after high school, I just felt like I was like stuck at home, like I was still in high school.”<sup>41</sup> Art school, gap years, and other nontraditional paths may also be eschewed by Hispanic parents outright, without careful consideration of their merits. Meanwhile, Hispanic families’ laser focus on *getting a college degree* can make Hispanic students disproportionately vulnerable to entanglements with for-profit institutions.<sup>42</sup>

For Hispanic Gen Zers who are already feeling the pressures of society at large—the pressures to make money and carve out a successful career, *stat*—parents’ educational dreams for them can feel like an inherited, sometimes-off-base, mandate: Rooted in best intentions, but leaving little space for self-direction.

*Next comes career, homeownership (and of course bringing family along).* The *sueño* script continues. And much could be written about familial expectations in all of these areas. But when it comes to Hispanic Gen Zers’ relationship to money, a few points merit most attention:

- Hispanic Gen Zers who pursue corporate careers often feel these jobs are misunderstood, even underappreciated, by their families. As TikToker @nrmdls explains in a video that garnered over 3 million views, “they kind of just assume that I don’t work because I’m not doing backbreaking labor.” He adds, “I don’t use my corporate personality outside of work because my family will scold me...they’ll call me White.” He then goes on to defend slacks and dress shirts.<sup>43</sup> Other Hispanic Gen Zers mention getting low-key shamed for having “soft hands.” Gen Zers from all cultures sometimes say their parents don’t understand what they do. But this is a recurrent theme among Hispanics, and the experience can be heavily laced with guilt given the more physically challenging jobs that other family members may have. When it comes to pursuing a money-making career, then, there is at once a cultural push-towards and a cultural pull-away-from.

## 3

(cont.)

## El Sueño Americano

- If college is the opening chapter of *el sueño americano*, homeownership is the final act. Many Hispanic families see renting as throwing money away, and buying a home as *the ultimate financial accomplishment*. After all, the home is often viewed as a multigenerational asset, providing a sense of pride, place, and security for the entire family (what IRA account does *that?*). This cultural focus on homeownership is powerful. On TikTok, scores of Hispanic Gen Zers showcase first homes that feature bedrooms and other spaces specifically designated for parents and other family members. These are super-happy videos full of celebration. There is a palpable exuberance in having made it against the odds; in “going big;” and in sharing the spoils with family.
- At the same time, the focus on homeownership can be stressful, too. Hispanic Gen Zers sometimes rush into home buying too early. As a result, some may overspend; some may take on less-than-optimal financing;<sup>45</sup> and some may forego personal savings. Those who wait, meanwhile, can feel bad for waiting. And those who just don’t earn enough to buy a home can feel “broke,” even if they’re not broke at all. In short, homeownership carries huge excitement and symbolic value for many Hispanic Gen Zers. But the pressure sometimes adds stress on financial planning.



Image created by RPA using AI (gpt-4o)

## El Sueño Americano

### Brand Takeaway

**There is a lot for marketers to work with here. The American Dream still carries significant weight for many Hispanic families, and leaning into the fulfillment of that dream is not the wrong way to go. What will score bigger points with Hispanic Gen Zers, though, is providing them with tools to carve out their own version of the dream. Help them explore the type of college (or no-college) experience that is best aligned with their personal aspirations; help them advance in career paths of their own choosing; and help them pursue homeownership at the right time, and on their own terms.**

An example worth highlighting is the ¡Lánzate!/Take Off! Higher Education Travel Award Program, a longstanding collaboration between Southwest Airlines and the Hispanic Association of Colleges and Universities. The program was designed to support Hispanic undergraduate and graduate students by providing four free round-trip flights per year to those attending school at least 200 miles from home.<sup>46</sup> The program recognizes that Hispanic students often opt out of top-tier schools due to both financial constraints and pressure to stay close to family. And it gives students and their families both a financial incentive to explore a wider range of college options and permission to do so.

Another standout example is the 2022 Quickbooks campaign “Turning -Ito into -Ote,” featuring the beloved soccer mega-star and Hispanic cultural icon Javier “Chicharito” Hernández.<sup>47</sup>

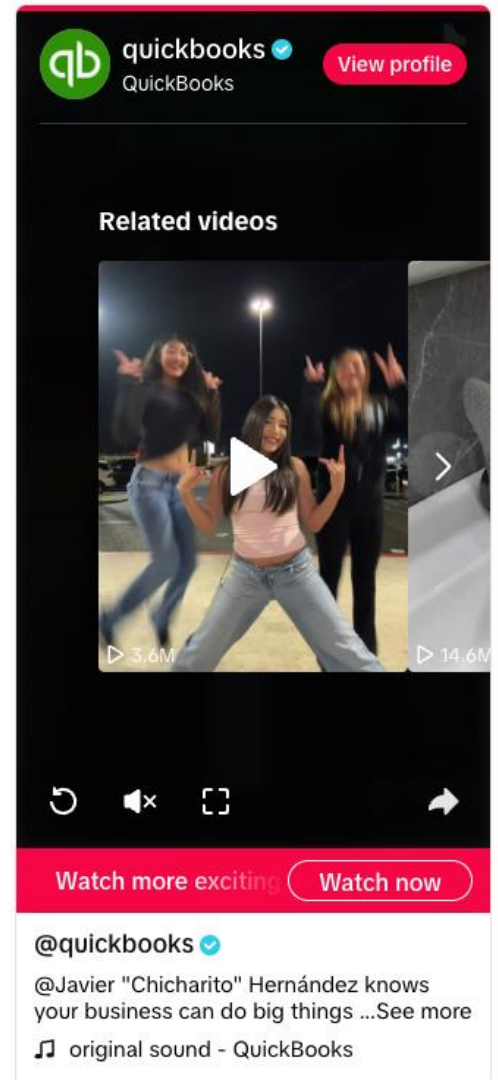
In Spanish -ito makes things smaller or softer—cafecito means “little coffee,” and chicharito translates as “little pea,” a playful reference to Hernández’s green eyes. -Ote, on the other hand, dials things up—perrote is a big ol’ dog, and sandwichote is the kind of sub you need two hands and a napkin for. This campaign encourages Hispanic entrepreneurs to shift their thinking from small-business -ito to big-business -ote. “Look around any barrio and you’ll find lots of small businesses,” Hernández says, referencing cafecitos, barcitos, and similarly-named operations. “We love using -itos’s...Just because your name sounds small doesn’t mean you can’t do big things.”

## 3

(cont.)

## El Sueño Americano

This message hits all the right notes. It salutes the can-do spirit and high level of entrepreneurialism that are part of Hispanic culture. It also acknowledges that, culturally, there isn't always freedom for Hispanics to "think big" when it comes to career choices. And, of course, it encourages a breakout growth mindset. Notably, this campaign also included a dedicated landing page providing resources tailored to Hispanic entrepreneurs, and included English, Spanish, and Spanglish components,<sup>48</sup> signaling the idea that "making it big" is possible for all Hispanics, and that language doesn't need to be a barrier.



Quickbooks campaign "Turning -Ito into -Ote," featuring Javier "Chicharito" Hernández

# Conclusion

A 2024 Qualtrics study found that nearly a third of all Americans feel money dysmorphia, including 43% of Gen Z. Meanwhile 27% of Americans say they are “obsessed with the idea of being rich,” and 44% of Gen Z admitted to “rich obsession”.<sup>49</sup> Oh, and the Empower study mentioned at the top of this article? It found that Gen Z would *also* need a net worth of \$10.5M to feel “financially successful.” On top of the \$588K/year salary.

For Gen Z overall, making money is a crazy-daunting operation. For Hispanic Gen Zers there is a thick soup of added complexity: Navigating financial systems with minimal familial guidance; feeling at once honored to “repay” family and frustrated at being “the family ATM;” and facing the pressure and pride of becoming a living model of *el sueño americano*. Marketing that acknowledges this complexity in a relatable, culturally-aware way will resonate with Hispanic Gen Zers. Marketing that gives Hispanic Gen Zers a chance to breathe, provides them with the opportunities to explore a wider range of options, or equips them with tools to make things easier, will resonate even more.

Dispatch #4

# You Know You're Hispanic When...

How Gen Zers are Redefining  
What it Means to be Hispanic



# Introduction

There's Hispanic, Latino, Latine, and Latinx. Also Chicano, Tejano, Boricua, Afro-Latino. That's not what this article is about. There are important differences among these terms. And much discussion about which terms are "right." But most Gen Zers use the term "Hispanic." And navigating that term alone is super-complex.

Hispanic identity is more complicated for Gen Zers than for their Millennial and Gen X counterparts. Why? They are less likely to speak Spanish. Less likely to live in Hispanic communities. And less likely to feel physically connected to their heritage. They are also more likely to be multiracial. And more exposed to divergent narratives about their background. At the same time, they are more proud of their heritage than past generations, and more eager to maintain an authentic connection to it.

So how are they coming to terms with their identity? In typical Gen Z fashion, they are taking all the complexity in and changing up the rules. In the Gen Z reconceptualization, Hispanic identity is less about language, lineage, or other "checkboxes," and more about what you feel, think, and do. But it's also an identity-in-process.

## The TL;DR: (If you're Gen Z), you know you're Hispanic when...

1. When your cultural identity is a passion project. For Hispanic Gen Zers, cultural identity is held close to the heart. It's something that is affirmed, nurtured, and celebrated—and never taken for granted. Many Hispanic Gen Zers are protective of their identity, and actively seek out ways to deepen it and to share it with others.

**The implication: To effectively connect with Hispanic Gen Zers, it's therefore essential to show up in culturally relevant spaces, and offer them ways to meaningfully engage with their culture *through your brand*.**

2. When you actually have at least three cultural identities, and they're all 100% valid. In addition to identifying as "Hispanic," most Hispanic Gen Zers identify with at least one national identity (Cuban, Mexican, Argentine). *And* with their American identity. *And*, increasingly, with their Indigenous and/or African roots. While older generations often felt the need to "choose"—sometimes leaning into one identity at the expense of another—there is a growing embrace of "mosaic identities" among Gen Zers.

**The implication: Brands that recognize layered identities, and celebrate the interplay among them, will earn respect. It's not just about honoring past heritage, but also shining a light on more fluid, future-facing expressions of what it means to be Hispanic today.**

# Introduction

3. When you're always ready to show up for the community—and all-in on rallying behind authentic voices. For Hispanic Gen Zers, identity isn't just about what you feel and think, but also what you do. A big part of this is supporting other Hispanics both online and IRL, and helping to uplift and amplify authentic Hispanic voices. Hispanic Gen Zers are acutely aware of the way Hispanics have been sidelined by media in the past—and of their growing influence in mainstream culture. And they are ready to play an active role in helping to shape future narratives about what it means to be Hispanic. **The implication: Make community solidarity and community co-creation cornerstones of your Gen Z Hispanic strategy.**

## But let's back up...

Let's back up to a pivotal moment in the Hispanic Gen Z identity conversation. Namely, the Jenna Ortega moment. In a 2024 video for BuzzFeed's *Pero Like*, interviewer Carolina Reynoso tells Jenna Ortega, star of Netflix's *Wednesday*, "Jenna, I just wanted to say, from one Latina to another, you're Latina enough...Like, you've opened so many doors for people like me, so you are Latina enough." The now-viral clip shows Jenna thanking and hugging the interviewer, and Jenna's *Beetlejuice Beetlejuice* co-star Catherine O'Hara gushing on the sidelines, "what a beautiful thing."



Viral moment between Carolina Reynoso and Jenna Ortega

Jenna is of Mexican and Puerto Rican descent and was raised in the Coachella Valley in California. Since coming into the public eye, she has been a consistent advocate for Hispanic representation in Hollywood. But a 2023 video in which actress Anya Taylor-Joy spoke Spanish and Jenna responded in English sparked comments that Jenna was a "fake Latina" (see Note 1). Not long after, Jenna herself expressed "shame" at not being fluent in Spanish and a desire to connect more deeply with her roots.<sup>1</sup>

# Introduction

But what followed was a passionate and much more nuanced online discourse about what it means to be Hispanic and to represent Hispanic culture today. Yes, some made derisive comments and called it out as performative. But others pointed out that earlier generations often discouraged their children from learning Spanish due to assimilation pressures;<sup>2</sup> in part because of this history, the vast majority of Hispanic Gen Zers (91%) did not grow up speaking only Spanish at home.<sup>3</sup> Other commenters noted that Spanish is a “colonizer language” anyway; and that many Hispanics in Latin America speak Indigenous languages<sup>4</sup> (estimates are in the tens of millions, with proportions as high as 31% in Bolivia and 49% in Paraguay).<sup>5</sup> And many mentioned that “the whole Jenna Ortega conversation” should be moved beyond “checkboxes” like language: “Plenty of Latinos in the US don’t speak Spanish. The real questions are: How does she identify? How has her familial and cultural background influenced her perspective? And most importantly, how does she...give back to the Latino community?” (see Note 2)<sup>4</sup>



Hispanic Gen Zers are becoming increasingly vocal about rejecting “identity gatekeeping”

Many Hispanic Gen Zers followed this discussion with rapt attention. Most could relate. While Spanish-speaking has historically ranked as the number one “qualifier” of Hispanic identity,<sup>6</sup> only 14% of third- or higher-generation Hispanics say they can carry on a conversation in Spanish “very well.”<sup>7</sup> (14%!). Meanwhile people have told them their whole lives that they don’t act Hispanic enough, look Hispanic enough, or sound Hispanic enough. And these comments have come from all directions: From Non-Hispanics, from Hispanic communities within the US, and from people outside the states (on Reddit: “You aren't Latino...You didn't grow up in the society or around the culture...It's not the same...You're a gringo”).<sup>8</sup> Perhaps most bewildering, many Hispanic Gen Zers report hearing these comments from members of their own families.

For a generation that is uniquely well-educated about their heritage and enthusiastic about connecting with it, these experiences have been emotionally exhausting. So the discussion about Jenna became a flashpoint—sparking a real call to arms against “identity gatekeeping,”<sup>9</sup> and helping to catalyze a new understanding of Hispanic identity.

*What is that new understanding? Language isn't essential. And you don't have to apologize for being a so-called “no sabo kid” (not knowing much Spanish) (see Note 3). But how you feel about your culture matters a lot. You know you're Hispanic when...*

## 1

## When your cultural identity is a passion project.

Hispanic Gen Zers in the US are a large and incredibly diverse group. But one thing that unites them is a profound sense of pride about their cultural heritage: Identity is held close to their hearts. Compared to their Millennial counterparts, they are more likely to say they make a conscious effort to signal their Hispanic identity with their appearance (42% vs. 39%)—think baby hair art, papel picado tattoos, and the charro boot revival—and they are more likely to express anxiety about “losing” their connection to their Hispanic identity over time (45% vs. 41%).<sup>3</sup> Identity is seen by this generation as a commitment and a process. Something that is affirmed, nurtured, curated, and celebrated—not simply assigned or inherited.



California-based tattoo artist Alexa Moreno's work includes Mexican symbols, Mesoamerican gods, plants used in Mexican culture, and Chicano street style. Photograph by Guillermo Salazar, originally published in El Leñador.

In line with this overarching trend, Kantar has reported that Hispanic Gen Zers engage in “record-high levels of cultural engagement” in terms of media use; 68% of 18–34-year-olds consume content related to their cultural background “*half the time or more*” (emphasis added), compared to 41% of those 35+.<sup>10</sup>

The implication for marketers is clear: To effectively connect with Gen Z Hispanics, it is imperative to show up in these spaces, and to offer them ways to deepen their connection with their culture *through your brand*.

### Brand Spotlight

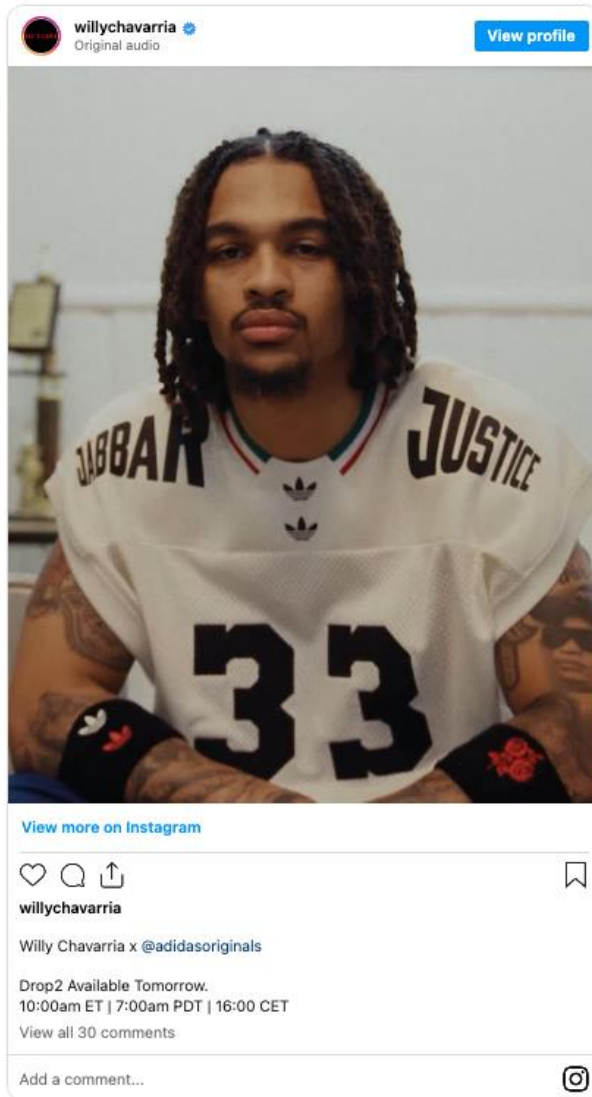
**Take the powerful Spring/Summer 2025 collaboration between Adidas Originals and self-identified Mexican-American fashion designer Willy Chavarria, who is known for infusing his work with deep cultural pride (See Note 4).<sup>11</sup> To ensure his reconceptualization of Adidas streetwear felt authentic to lived experiences (“how I wore (the brand) growing up and how we wear it now”),<sup>12</sup> Chavarria enlisted friends, family, and a cast of Hispanic creatives to weigh in on looks, style the shoot, and plan the launch.**

The result was an uncompromising aesthetic—bold Gothic script, red rose embroidery, Aztec eagle motifs—with a 100%-on-point accompanying campaign, shot in neighborhoods throughout South Central LA. Adidas announced the collection with reverence: “[This] collection honors those who uplift culture with courage and style 🌹❤️;” “a tender story of love, legacy, and connection;” “community front and centre” (See Note 5).<sup>13</sup>

1

(cont.)

## When your cultural identity is a passion project.



A look from Willy Chavarria's Spring/Summer 2025 collaboration with Adidas Originals

### Brand Spotlight (cont.)

Willy Chavarria is the real deal, and with this initiative Adidas came to the right places, collaborated with community, and created opportunity for people to meaningfully connect with Hispanic culture. Heritage was in the foreground, product in the background. Also refreshing: This was not a “one-off” for Hispanic Heritage Month. As one online commenter wrote: “Adidas is giving a masterclass in how brands should be speaking THROUGH culture, not TO it, and it’s working.” Others responded with equal enthusiasm: “Adidas...is doing a fantastic job infusing [its brand] with culture - not as an add-on, but as a core component of what they have to offer;” “Willy and Adidas are KILLING IT! 🔥👊;” “WE ARE HERE! THEY ARE TALKING TO US!”<sup>14</sup>

*Among Hispanic Gen Zers, pride in culture is a huge part of what it means to be Hispanic today. But an appreciation for the complex, mosaic-like nature of Hispanic identity comes in as a close second. You know you're Hispanic when...*

## 2

## When you actually have at least three cultural identities, and they're all 100% valid.

Online commenters, policymakers, and academics have debated for years about who *really* qualifies as Hispanic (Brazilians? Spaniards? Those with just one Hispanic grandparent?).<sup>15</sup> But it is interesting to note that the category itself is “a relatively new invention” (emphasis on *invention*).<sup>16</sup> And something that was initially intended as a big, inclusive tent.

According to UC Berkeley sociology professor G. Cristina Mora, who has written extensively on the topic,<sup>16,17</sup> the term “Hispanic” gained mainstream traction in the 1970’s, when activists pushed the US Census to create a unifying category for Spanish-speaking communities. As they saw it, Mexican-Americans in the Southwest, Puerto Ricans in New York, and Cubans in Miami all shared the same challenges—poverty, discrimination, language barriers—and by banding together under an umbrella identity, and gathering collective data on their plight, they could finally get the federal government to pay attention. The Census agreed, and engaged activists and Spanish-language media to promote the new term, so that people would use it.

Documentaries, commercials, PR, and even a telethon ensued. Once added to the Census, in 1980, the wheels were in motion: Hispanics were, indeed, able to secure greater political visibility; more and more people identified with the term, which gave them “a feel-good sense of community;” and Spanish-language media were

able to pitch to major advertisers like McDonald’s and Coca-Cola and thereby fund pan-ethnic programming like *El Show de Cristina* (“the Spanish-language Oprah”), continuing to reinforce and broadcast this identity.

But Hispanics have, all along, continued to identify with one or more national identities (Mexican, Dominican, Salvadoran)<sup>6</sup> alongside their Hispanic identity. And Hispanic Gen Zers, who often have less direct experience than past generations with family countries of origin, are becoming increasingly vocal about holding space for their national identities. On TikTok, for example, Hispanic Gen Zers have embraced identity trends like *saca tu bandera* (bring out your flag)—waving their national flags while *at the same time* celebrating a collective Hispanic identity. The soundtrack for this trend, Gente de Zona’s *La Gozadera*, includes shout-outs to Cuba, Puerto Rico, the Dominican Republic, Mexico, Colombia, Venezuela, Peru, Honduras, Chile, Argentina, Panama, Ecuador, Uruguay, Paraguay, Costa Rica, Bolivia, Brazil, Guatemala, Nicaragua, and El Salvador (yes, 20 individual countries!). Alongside these shout-outs, lyrics celebrate the overall collective, and loosely translate as: “If you’re Latino, bring out your flag;” “the world is joining the Latino party;” “nobody is bringing us down;” “turn it up.”

## 2

(cont.)

## When you actually have at least three cultural identities, and they're all 100% valid.

In addition to having strong attachments to their Hispanic and national identities, Hispanic Gen Zers are also fully owning their *American* identity. Past generations often felt the need to *choose between* their Hispanic identity and their American identity—sometimes sacrificing one to 100% assume the other. And very often, they felt like they weren't succeeding at either (aka feeling *ni de aquí, ni de allá*—neither from here nor from there). But Gen Z Hispanics are rejecting this binary view. Compared to their Millennial counterparts, they are more likely to identity with *both identities*.<sup>3</sup>

As Mexican-American megastar Becky G put it in a recent interview with the Associated Press: “A lot of the times they would tell me that I am too Mexican to be American or too American to be Mexican and that you can't be in the middle. Why would I have to give up a part of myself to be accepted here and the other way around?”<sup>18</sup> Her view represents that of many Hispanic Gen Zers. She says she thinks of her identity as “200%,” and also refers to her “*pocha* power” (*pocha* being a semi-derogatory term used by Mexicans for “*no sabo* kids”). “That's what I'm about: *pocha* power!” This confident embrace of both Hispanic identity *and* American identity is reflected in Hispanic Gen Zers' adoption of the phrase *de aquí y de allá* (from here *and* from there), and in their rising use of Spanglish.<sup>19</sup>



Becky G, in accepting the “Impact Award” at the 2023 Billboard Women in Music Awards, talks about feeling *ni de aquí, ni de allá*, and embracing a 200% identity.

And there is (at least) one more layer: Increasingly, Hispanic Gen Zers are also embracing their Indigenous and/or African roots. This shift has been fueled by the proliferation of explainer content online that unpacks the history of colonialism in Latin America, and by the increased recognition of issues like cultural erasure and Hispanic colorism by a range of Hispanic public figures—from rapper Bad Bunny to congresswoman AOC. As Princess Nokia raps in her genre-defying track *Brujas* (Witches), “I'm that Blacka-Rican *bruja* straight out from the Yoruba / And my people come from Africa diaspora, Cuba / And you mix that Arawak, that original people / I'm that Black Native American, I vanquish all evil.”<sup>20</sup> Like Becky G, who embraces her intersectional *pocha* power, Princess Nokia says of her Afro-Indigenous heritage: “I celebrate it more than anything... Young kids are feeling liberated with the fact that they are not just one thing that they have to personify. They can represent so much more.”<sup>21</sup>

## 2

(cont.)

## When you actually have at least three cultural identities, and they're all 100% valid.

Hispanic Gen Zers seem to be intuitively aware of something that science is also beginning to show: A “mosaic identity” confers unique advantages: A broader worldview, greater empathy for others, and enhanced creativity.<sup>22</sup> And while not all Hispanic Gen Zers identify as having Indigenous or African roots, let’s not forget that many, if not most, have a Non-Hispanic parent and/or mixed-heritage parent.<sup>15</sup> Brands that recognize Hispanic Gen Zers’ layered identities, and celebrate the interplay among them, will earn respect. It’s not just about honoring past heritages, but also shining a light on more fluid and future-facing expressions of what it means to be Hispanic today.

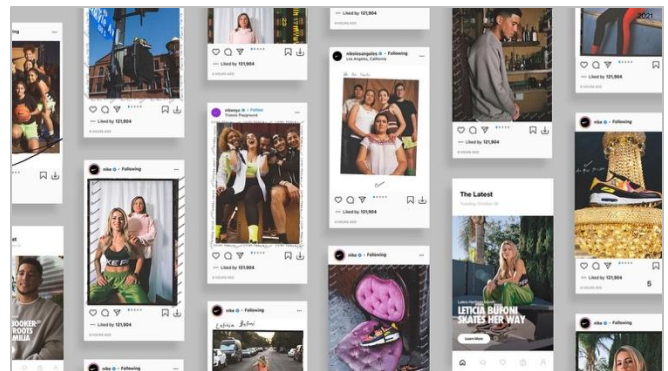
### Brand Spotlight

**It’s hard to do all of these things in one campaign. But Nike’s 2021 *Somos Familia* campaign comes close. This campaign highlighted the personal stories of athletes, artists, and changemakers from diverse Hispanic backgrounds,<sup>23</sup> and explicitly affirmed a layered view of Hispanic identity.**

For example, NBA star Devin Booker discussed his attachment to both his Mexican heritage and the Latino community in Phoenix. And Brazilian-born pro skateboarder Leticia Bufoni talked about her move to the US, her Brazilian identity, and her overarching Latina identity.

### Brand Spotlight (cont.)

The campaign included more relatable “everyday” people too. Public-Library, who worked with partner agency Industry on the campaign, said their work was “inspired by the notion of future Latin heritage,”<sup>24</sup> and “next-gen” feel certainly comes through in the work. This campaign was widely received by Hispanic-facing publications as well-played by Nike,<sup>25,26</sup> and served as a model for similar efforts in 2023 and 2024.



Images from Nike's 2021 *Somos Familia* campaign.

## When you actually have at least three cultural identities, and they're all 100% valid.

### Brand Spotlight

A second example comes from Spotify. For many Hispanic Gen Zers, music is a powerful space for connecting with their Hispanic identity. And few spaces reveal the complexity of Hispanic culture the way music does. So the brand was totally on-point with its 2022 *Orgullosos de la Mexcla* (Proud of the Mex-Mix) campaign.<sup>27</sup>

This campaign explicitly celebrated traditional Mexican music, like *banda* and *corridos*, alongside modern Gen Z reinterpretations, like *electro* and *reggaetón*. The campaign itself featured a short film<sup>28</sup> and a series of custom playlists, which put into focus both the incredible diversity of Mexican music and its ongoing evolution—across generations, borders, and genres. The arrow extended to the past but also very much to the future, with custom playlists calling attention to emerging Gen Z “*mexcla*” styles, like *Sad Sierreño* (emo acoustic ballads) and *Corridos Tumbados* (urban Latin sounds with a traditional *corrido* structure)—styles that are increasingly being recognized as true mainstream genres.

### Brand Spotlight

Another standout is the 2022-2023 “*Café Bustelo Está Aquí*” (“Café Bustelo Is Here”)<sup>29</sup> campaign, which takes a show-rather-than-tell approach. This campaign followed on the heels of the brand’s first-ever national marketing campaign, the nostalgic, heritage-focused “*Café Bustelo Estuvo Aquí*” (“Was Here”). And the newer work dropped the brand squarely into the “right now.”

The campaign consisted of a series of short, high-punch 2D- and 3D-animated videos that invited the viewer into a vibrant, hyper-real universe of everyday Hispanic Gen Zers—while still retaining an authentic, bodega-born feel. Giant Dominican-inspired music cars, a reimagined game of dominos, and Aztec-influenced *Día de los Muertos* imagery intersected seamlessly with pink hair, skater girls, selfies, and nail art. And very central to the campaign was the hit-worthy, Latin-funk-meets-trap, Spanglish-versed track *Sabór Único* (Unique Flavor),<sup>30</sup> co-created with Argentine musical artist Mia Matahoney.

What did all of this do? The social reactions spoke for themselves (comments on one Instagram post: “Yes, yes yes!!! 🙏,” “need!!!,” “Stores sold out everywhere 🔥🔥”).<sup>31</sup> A roster of enviable sales results soon followed (e.g., #1 buy rate growth and 26% dollar growth).<sup>29</sup>

## 2

(cont.)

## When you actually have at least three cultural identities, and they're all 100% valid.

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Video from the 2022-2023 "Café Bustelo Está Aquí" campaign.

While not all brands are Nike, Spotify, or Café Bustelo, key learnings are transferable: Allow Hispanic Gen Zers to tell their own stories; engage their communities in spreading those stories; communicate the way they do—in Spanish, English, and Spanglish—and, if you can, get a bomb soundtrack.

*Pride in Hispanic culture and appreciation for its complexity are core to Hispanic Gen Zers' definition of Hispanic identity. Also core is the idea of getting behind other Hispanics. You know you're Hispanic when...*

## 3

## When you're always ready to show up for the community—and all-in on rallying behind authentic voices.

An intrinsic part of any cultural identity is the notion of a common fate—the idea that cultural and personal interests are aligned.<sup>32</sup> And Hispanic identity is no exception. The idea is this: *When one of us shines, we all shine; and when one of us needs help, we should all be sympathetic.* Hispanic Gen Zers might express this idea with phrases like “we got you, fam” or “*para la comunidad*” (“for the community”).

Hispanic Gen Zers on the whole share this collectivistic perspective, and they are also real about delivering on it. They'll go out of their way to share *chisme* (gossip or insider info) that might help others level up—like putting a friend onto a scholarship opportunity or warning others about a predatory landlord. They'll get behind #latinaowned small businesses and events that headline Hispanic talent. They'll invest serious time in family caregiving—as well as IRL cultural celebrations, protests, and local fundraisers. And they'll take their support to the marketplace (according to Nielsen, Hispanics overall are 1.5x more likely to be repeat buyers when they believe a brand values their culture—a number that's likely higher among Gen Zers).<sup>33</sup>

Hispanic Gen Zers are also all-in on supporting fuller and more nuanced representations of their culture in media. In Hollywood's telling, Hispanics still fit a certain mold: Most are Mexican; many are undocumented immigrants; men tend to be gardeners or *narcos*; and women are often “*spicy Latinas*.”



On TikTok, users celebrate María Gabriela de Fariás's role in the recent Superman movie—elevating her individual success as a symbol of hope and resilience for Venezuela overall.

According to a 2024 McKinsey study, Hollywood also still sidelines Hispanics as “perpetual foreigners,” outsiders to US culture rather than integral to it.<sup>34</sup> Understandably, Hispanic Gen Zers think mainstream media is totally missing the plot (in a 2023 Axios/LATV study, 44% said the media doesn't “get” them,<sup>35</sup> and 41% said the media doesn't make them feel good about being a young Hispanic).<sup>36</sup> They think there is huge upside opportunity here.

## 3

(cont.)

## When you're always ready to show up for the community—and all-in on rallying behind authentic voices.

Unlike their Millennial counterparts, who largely pushed for *greater numeric representation* of Hispanics on-screen, Gen Zers are getting behind the call for more diverse, authentic, and overall accurate portrayals. Both tokenism and “Latino-coating” (aka superficial use of Hispanic aesthetics) are no-go’s. Instead, they would like to see Hispanics cast more often as main characters; they’d like to see more Hispanic characters who are joyful, powerful, or flawed in fully human ways; they’d like to see the full mosaic of Hispanic identities reflected (including Afro-Latino and Indigenous identities); and they’d like to see more Hispanic roles that defy gender norms or are specifically written as LGBTQ+ or non-binary. They’d also, of course, like to see more Hispanic creators behind the scenes (*see Note 6*). And they feel like the time to see these changes is right now.

Why? Because Gen Z Hispanics are super-aware of their expanding influence on mainstream culture. They are witness to the rising popularity of Latin music genres like *reggaetón* (Bad Bunny, Karol G); to the mainstreaming of regional Mexican foods (*horchata*, *chamoy*-topped sour candies); to the growing adoption of Latin-inspired streetwear (lowrider aesthetics, *ropa de rancho*); and to the virality of Latina beauty trends (hoop earrings, lined lips). As Bad Bunny put it in a track from his album “*Un Verano Sin Tí*”—which happens to be the most-streamed album *of all time*, as of August 2025<sup>37</sup>—“*la capital del perreo, ahora todos quieren ser latino*” (loosely: *reggaetón* culture has taken center stage, now everyone wants to be Latino).<sup>38</sup>

To be sure, Hispanic Gen Zers are wary of cultural appropriation, “Latino-fishing” (people falsely claiming Latino identity),<sup>39</sup> and the reduction of their culture to “cool trends.” But they are also enthusiastic about riding this wave to help push forward a future cultural landscape that’s rich with authentic Hispanic voices.

To recap, among Hispanic Gen Zers supporting the community is the norm—and seen as a better “litmus test” of Hispanic identity than speaking or looking a certain way. Supporting community means not just showing up when others need help, but also getting behind authentic Hispanic voices, and helping to push new narratives into the mainstream—in effect, co-creating future representations of what Hispanic culture is all about.

### Brand Spotlight

**McDonald’s Spotlight Dorado is a great example of an initiative that leans into community support effectively. It’s a rare kind of platform: A multi-year program offering funding and national visibility to emerging Hispanic filmmakers, chosen not for how well they “represent the culture,” but for the strength and originality of the stories they want to tell.<sup>40</sup>**

Launched in 2022, the program selects three finalists each year, gives them \$75,000 to make a short film, and pairs them with professional mentors (writing, directing, production, pitching). Audiences are then invited to watch and vote—turning the entire initiative into a mechanism for community-backed storytelling.

## 3

(cont.)

## When you're always ready to show up for the community—and all-in on rallying behind authentic voices.

### Brand Spotlight (cont.)

The films themselves have varied widely in tone and genre.<sup>41</sup> For example, the 2022 winner, *Lucha Noir*, from Mexican-American Jesús Celaya, is an otherworldly noir piece fueled by classic American comics and *luchador* wrestling culture. The 2023 winner, *Fancy Florez's Summer Staycation*, from Tejana filmmaker Marissa Diaz, is a slice-of-life comedy that follows 10-year-old Fancy Florez on her masterplan to enjoy a luxurious summer vacay in her neighbor's abandoned pool. Other top selections included a sci-fi satire, an AI romance, and a Spaghetti-Western-meets-Shōnen anime.<sup>42</sup>

McDonald's did many things right here. To begin with, they solicited input from a wide range of community and industry entities in designing and rolling out the program. With the initiative they also supported community members (emerging filmmakers) and helped to amplify their voices. In addition, and importantly, the initiative empowered audiences themselves to support community (through voting), giving them agency to get behind the creators they believed in most. Notably, the brand also built into the winning prize a year-long opportunity to work on McDonald's brand campaigns and other creative efforts—making the program feel less like a “one-off” and more like committed infrastructure.

In 2019, RPA released a research study on Gen Z entitled *Identity Shifters*. When viewed as a whole, this was a generation defined by fluidity—Gen Zers were social chameleons who adapted their identities depending on context, audience, and platform.



A promotion for the McDonald's *Spotlight Dorado* initiative, featuring 2022 winner Jesús Celaya, who outros: “Because the Latinos aren't coming. Ya estamos aquí” (“We're already here”).

At the time, labels were seen as limiting and quietly avoided. And identity was something to shape-shift through, not settle into. But in the years since—years marked by cultural reckonings, shifting values, and rising generational visibility—things have changed. And when we zoom in on today's Gen Z Hispanics specifically, a new picture comes into view. For this group, identity isn't just flexible—it's intentional, layered, and carefully curated over time. They aren't shying away from labels—their own or others'—but instead picking them up, turning them over, remixing them, and wearing them with pride. And, now in their early twenties, they're not waiting for recognition from others; they're rallying behind their communities and actively acting to push Hispanic narratives into the mainstream. Identity for this group is complex and still in flux, but it's also very much in action. For brands, this is the moment to stop speaking generally as fans of the culture, and start building with—not just for—a generation that knows its power and intends to use it.

# Endnotes

**NOTE 1:** Still others asked, what about perfect-Spanish-speaker Anya Taylor-Joy, is she really “less fake” or “more representative”? *The Queen’s Gambit* actress, who is of Argentine and European descent, identifies as “white Latina,” and does not actively advocate for Hispanic representation the way Jenna does—though she was once famously referred to by *Variety* as a “person of color”<sup>43</sup> (wording that was retracted “hella quick,” but did not escape lengthy online debate).<sup>44</sup> The actress Rachel Zegler, of Colombian and Polish descent, was a third player on the scene who also became ensnared in scrutiny. And in this way, the debate continued on.

**NOTE 2:** While not the focus of this article, it should be acknowledged that similar phenomena occur with other groups too—for example people may be told they are not “Black enough” or “really Chinese”—although dynamics vary significantly across groups and across contexts.

**NOTE 3:** The phrase is a play on words: *No sabo* is a clunky—and incorrect—way to say “I don’t know” in Spanish; *saber* (to know) is an irregular verb, and the correct translation is *no sé*.

**NOTE 4:** While gender and sexual orientation are not the focus of this article, it should be noted that the designer is openly queer and widely known for presenting unisex and gender-fluid looks, and for using gender-subversive casting and styling.

**NOTE 5:** Although the Adidas × Willy Chavarria collaboration was widely celebrated for its cultural pride, in August 2025 the Mexican government and Oaxacan officials—citing lack of consent and lack of involvement of Indigenous artisans—raised concerns about cultural appropriation. Adidas and Chavarria issued swift apologies and committed to ongoing dialogue with the affected communities. With discussions still underway, the episode serves as a reminder that even well-intentioned, deeply authentic projects require vigilance to ensure cultural references are engaged and credited with full transparency and respect.<sup>45</sup>

**NOTE 6:** Not only do they say they want these things, but they are also ready to put dollars behind them. In a 2025 study from Code Media,<sup>46</sup> 79% of Hispanic Gen Zers—almost 8 out of 10—said that they want to learn more about brands when they use imagery that they perceive as “culturally authentic.” In the same study, when exposed to visuals that were deemed authentic, Hispanic Gen Zers showed an astounding 4x increase in brand consideration. Other research has shown similar results. By supporting more authentic and textured representation of Hispanic stories, Gen Zers know that they are effectively co-creating how the world sees and understands what it means to be Hispanic. And they are optimistic that the time for change is now.

# Sources

## Introduction: Z is for Spanglish

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*Note: In this report, we are looking to uncover overarching patterns. So, we will often make general observations and predictions. We recognize that we may overlook individual, subgroup, and intersectional differences in doing this, but our project is trained on broad trends. More micro trends will be important for marketers to dive into on a case-by-case basis. We also recognize that the statistics and content available to us as third-party researchers may be biased, incomplete, or otherwise flawed. To address this, we've sought to source information in various forms, from various places, and to gut-check and fact-check wherever possible. But the information we are working with isn't always perfect. Finally, we are also using the term "Hispanic" loosely, often interchangeably with the terms "Latino" and "Latine," to refer to groups with Spanish-speaking heritage. "Hispanic" is the term that is largely preferred based on current research, though we recognize that different terms differ in meaning and nuance.*

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## Dispatch #1: Who Are “Gen Z Hispanics?”

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## Dispatch #2: "The Hardest Thing I've Ever Done in My Life"

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## Dispatch #3: Millonario Mindset

*Note: In this report, we are looking to uncover overarching patterns. So, we will often make general observations and predictions. We recognize that we may overlook individual, subgroup, and intersectional differences in doing this, but our project is trained on broad trends. More micro trends will be important for marketers to dive into on a case-by-case basis. We also recognize that the statistics and content available to us as third-party researchers may be biased, incomplete, or otherwise flawed. To address this, we've sought to source information in various forms, from various places, and to gut-check and fact-check wherever possible. But the information we are working with isn't always perfect. Finally, we are also using the term "Hispanic" loosely, often interchangeably with the terms "Latino" and "Latine," to refer to groups with Spanish-speaking heritage. "Hispanic" is the term that is largely preferred based on current research, though we recognize that different terms differ in meaning and nuance.*

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## Dispatch #4: You Know You're Hispanic When...

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