



## Underconsumption, Identity, and the New Caution Around Spending

A friend of mine called last week, puzzled by a recent conversation with his 16-year-old son, Connor. In recognition of strong grades, a part-time job, several varsity sports, and steady volunteer work, he wanted to help him buy his first car. He knew Connor had been saving, but he also knew what used cars cost, particularly the used 2024 Jeep Wrangler he'd preemptively picked out for him. Dark blue, 4-door, removable hardtop: every teenager's dream ride.

"No thanks, Dad," Connor told him. "That would cause me so many problems."

Instead, he had his eye on something else entirely: a 2004 Subaru Forester with 167,000 miles, listed for \$1,600 on Facebook Marketplace.

"What do I do?" my friend asked me. "We have the money to buy something much nicer, and he just doesn't want it. What did I do wrong?"

### More Than a Used-Car Story

His confusion was sincere. He had grown up with very little, worked his way through college, built a successful career, and made sure his own family would not experience the same scarcity he had known. He and his wife were thoughtful, generous, and notably unshowy; theirs was a life of comfort without glitter, prosperity without theatrics. Had they gone so far in downplaying wealth, he wondered, that their son now felt he had to shrink from it?

When I asked whether Connor had explained why the Jeep would "cause problems," the answer was telling. He did not want his friends to think he was showing off, and he worried that once he had a nicer car, he would start wanting more from it, more accessories, more upgrades, more reasons to care about the wrong things. Beneath the Subaru choice was not only thrift, but caution about visibility, appetite, and what money might quietly invite into his life.

### When Spending Starts to Signal Character

That conversation has stayed with me because it captures something many families are beginning to notice: some young adults do not experience spending as an economic choice, but as a signal about character, restraint, values, and self-control. "Underconsumption" is easy enough to describe at the surface level: buy less, use what you already own, replace things less often, resist the churn of constant upgrading. Yet its appeal points to something larger than thrift. It reflects a generation coming of age inside two competing messages at

once: consume, curate, optimize, and keep up on one side; be careful, avoid debt, worry about waste, and do not get exposed financially on the other.

## **Shopping Is No Longer a Separate Activity**

What makes this tension distinct is that shopping is no longer confined to obvious moments of purchase. For earlier generations, buying was more clearly bounded: you went to the mall, the grocery store, a department store, or—post 1998—a website because you needed something specific. The act itself was discrete. For many Gen Zers, by contrast, the invitation to purchase appears while they are being entertained, following a creator, looking at travel content, reorganizing a dorm room, or trying to figure out what kind of person they are becoming. The line between living and shopping has thinned.

Economic reality has sharpened the instinct toward caution. High living costs, debt burdens, and a general sense that the margin for error is thinner than it once was have made restraint feel less like a virtue than a necessity. In that environment, buying less is not always philosophy; sometimes it is realism.

## **Money Is Social Before It Is Rational**

Economics alone, however, does not explain the emotional force of the trend. Spending is rarely just about the item itself. More often, it is tied to belonging, ease, image, and the wish to move through one's social world without friction. Meals out, trips, gifts, rides, and smaller expenditures can function as admission into connection and group life. For a young adult trying to appear easygoing, socially fluent, or not difficult, saying no to those costs can feel like more than a budgetary decision; it can feel like self-exposure. Some young adults, therefore, swing between overparticipation and retreat, overspending to keep pace and then recoiling into a stricter form of self-denial that feels morally cleaner.

## **Restraint Has Taken on Moral Weight**

Environmental concern adds another layer. Consuming less does not simply feel prudent to many young adults; it feels responsible. Waste, disposability, fast fashion, and endless replacement culture carry moral weight now. In its healthiest form, that instinct encourages durability, practicality, and a more disciplined relationship to possessions. Yet once restraint becomes part of identity, spending can begin to feel loaded even when it is thoughtful and proportionate. A useful purchase may feel indulgent; convenience may feel suspect; spending on comfort, enjoyment, or travel may require more internal justification than the choice itself warrants.

## **Frugality Is Not the Same as Judgment**

This is where the educational challenge emerges. Frugality is not always wisdom, just as visible ease with spending is not always maturity. Some young adults consume freely because they have never been taught proportion; others consume sparingly because spending itself has started to feel morally risky. What matters is whether a young person can distinguish between empty consumption and meaningful use, between purchases made to perform an identity and purchases made in support of a good life.

## Teach Proportion, Not Just Restraint

Families can be especially helpful here if they resist reducing financial education to warnings about excess. Young adults do need restraint, patience, and the ability to withstand impulse; those are disciplines. They also need permission to think of money as a tool, not merely a threat. Resources are meant to be used, not guarded, and part of financial maturity is learning how to use them with intention, freedom, and proportion.

## The Goal Is Ease Without Shame

Perhaps that is why Connor's preference for the well-used Subaru matters more than it first appears. What looked, on the surface, like an adolescent rejection of a nicer car was something more layered: an early attempt to manage how he would be read by friends, what kind of person he wanted to be, and how much wanting he was willing to invite into his life. His father's question, "What did I do wrong?" is understandable, but not the right one. A better question might be this: how do we help young adults live around money without becoming either seduced by it or ashamed of it? That is the work beneath this entire conversation, and it asks for the kind of judgment that allows a person to resist what is empty, choose what is worthwhile, and live with both discipline and ease.



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