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TARGET THE MIDDLE

THE UNDETECTED INFLUENCERS

Nobody leaves baby, I mean, Gen X in the corner. They're the slackers, the latchkey kids, the middle child generation. Caught between Boomers and Millennials, they were neglected and ignored. Gen X, those born 1966 to 1981, had to fend for themselves.

Disappointed in big institutions, from family to government, organized religion to marketing and advertising, they had their nihilistic, self-deprecating phase. *Nevermind* was Nirvana's biggest album. "We're not worthy," said Wayne and Garth in the 1992 comedy *Wayne's World*. "I'm a loser, baby," sang Beck.

And over time, people believed them. As a result, so the story goes, no one knows who they are, and they continue to be as mysterious as the "X" cipher in their name.

But a funny thing happened on the way to Gen X at 50...

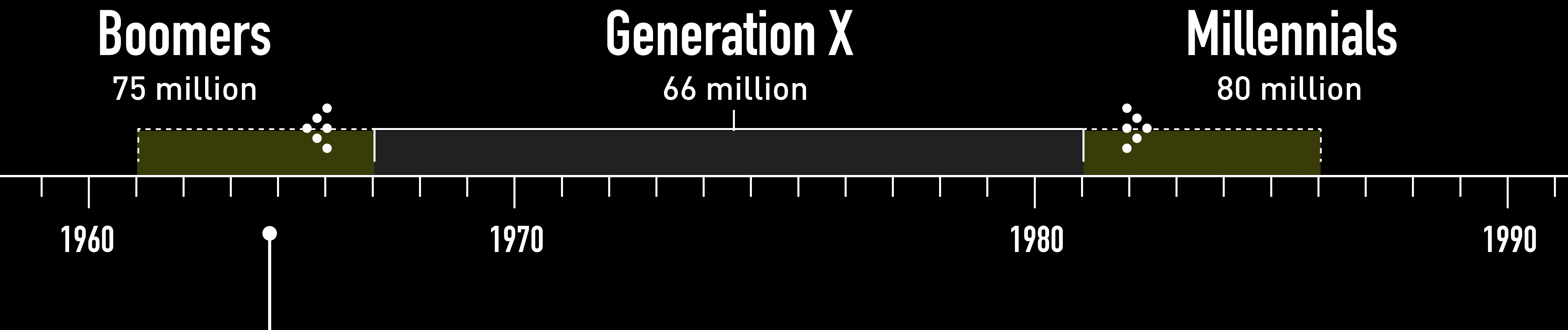
For a small and supposedly lost generation, they managed to ensconce themselves in positions of power. Barack Obama has a classic Gen X bio and leadership and negotiation style. Xers like Elon Musk created innovative startups whose explicit aim is to make the world a better place. At work, more than any other generation, Xers are mentoring their younger coworkers – and they're doing it under the radar. If they're moving mountains, they're not always broadcasting it. And at home, they are at the epicenter of the modern family unit, holding the purse strings for their Millennial and Gen Z kids and Boomer parents.

Even as Millennials and Gen Z get all the press, Gen X's anti-authoritarian, anti-glitzy ethos of keepin' it real and keepin' it small is reverberating and morphing culture. From their DIY indie aesthetic to their idea of imperfect beauty, to the startup business model they helped pioneer that privileges openness, anti-hierarchy, and flexibility – these rebels with a cause shook things up in multiple aspects of culture.

And their influence continues to radiate – whether you've noticed or not.

WHY GEN X?

Anti-label, anti-authoritarian, with an individualistic, take-care-of-yourself streak influenced by single-parent households (the result of an exponential rise in divorce rates), Gen X have consistently confused marketers. Today, Gen X are sat firmly in the middle of two larger generations, who at their edges are strikingly similar to X – a five-year overlap at the most conservative estimates. Holders of the purse and gaining strength politically, Xers' influence over decisions that affect their adjacent cohorts have become increasingly important.



By 2028, Gen X is expected to outnumber Boomers (64.6 million to 63.7 million)

- Pew Research

30%

OF XERS SAY THEIR PARENTS NEED HELP TO HANDLE THEIR AFFAIRS OR CARE FOR THEMSELVES

GENERATION X GENERATION X GENERATION X GENERATION X GENERATION X GENERATION X GENERATION X GENERATION X GENERATION X GENERATION X GENERATION X

32%

OF MILLENNIALS ARE LIVING IN THEIR PARENTS' HOME

BOOMERS



48% of Xers say it is very likely that they will need to provide primary care for their aging parents, while 34% of Xers say their parents often depend on them for emotional support. *(Pew)*

GEN X



27% of Gen X parents say they are the primary means of financial support for a least one Millennial child, while an additional 21% of Xer parents say they have provided at least some financial support for their Millennial children. *(Pew)*

MILLENNIALS



Xer parents have instilled Gen Z (projected to be 40% of the US population by 2025) with a pragmatism and distrust of authority reminiscent of their own. *(s&h)*

GEN Z

REALITY REALLY DOES BITE

In the iconic Gen X movie *Reality Bites* (1994) Winona Ryder’s character Leilani is making a documentary film. When asked what it is about by brooding slacker poet, played by Ethan Hawke, she answers, “It’s about people who are trying to find their identity without having real role models or heroes or anything.”

For many Gen Xers, who were either children or teens in the 1980s, basic institutions like the family, government, and religion were unstable and unreliable.

Who was there for them to look up to as an authority figure, or even to cook dinner? Divorce rates soared and peaked in the late 1970s, with 40 divorces for every 1,000 married women per year. “When did your parents divorce?” conversations were part of the playground norm for many Gen X kids. They were the first generation to grow up in single-parent homes. Young Gen Xers knew how to make their own after-school snacks. Not exactly doted upon by their busy parents, they were branded with the latchkey kid moniker.

Gen X came of age in the shadow of Watergate and the Vietnam War, and witnessed the Iran Contra scandal, the AIDS epidemic, and TV spectacles of weeping televangelists busted in sex scandals. And unlike the triumph of walking

on the moon of the Boomer era, the Challenger space shuttle explosion in 1986 marked Gen X’s foray into space.

It didn’t go well.



DON'T CALL ME SLACKER

Watching establishments crumble around them, Gen X were instilled with a fierce independence and drive to do things their own way. But their anti-authoritarian streak also caused them to be misunderstood, and overlooked.

In the 2014 *Frontline* documentary on Millennials “Generation Like,” many of the young people interviewed admitted that they don’t know what the term “sell-out” means. For Gen X viewers, this shows a definitive shift in generational values. Selling out, or when someone compromises their integrity for commercial advancement, was considered so heinous an act for many Xers that it was even sometimes synonymous with “success” itself.

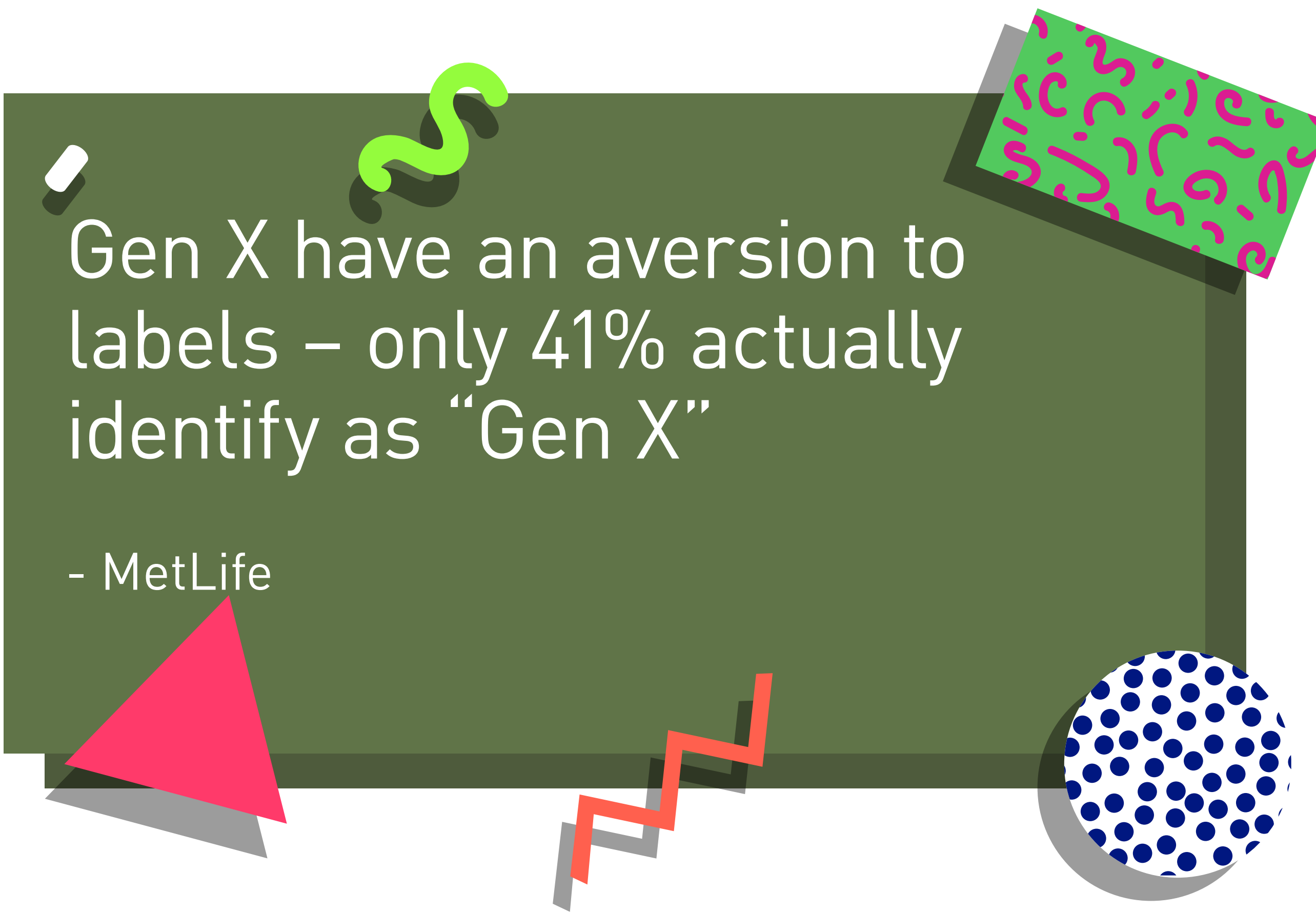
This cultural tension presented this generation with a name that has stuck: slacker. And for at least one iconic Gen X spokesman, the term is falsely synonymous with lazy.

“Slacker means two different things to me and the rest of the world,” director Richard Linklater told *The Guardian*. The director of *Dazed and Confused* and the Oscar-winning *Boyhood* explained the misconceptions around his generation’s “slacker” label. They were really living two lives – caught between low-paying, low-status jobs, which they had so that they could fund what they really wanted to do.

Slacker was indicative of where Gen X was: misunderstood and caught in the middle. And slacker was simply a label they eschewed – like any other labels.

Don’t even call me...Gen X.

Only 41% of the Gen X age group actually identify as “Gen X.” Almost a third (28%) say they’re Boomers, and 12% feel like they’re Millennials. Leaving a blank space to be filled, 11% don’t know and eight percent don’t identify with any generational group at all (*MetLife*).



Gen X have an aversion to labels – only 41% actually identify as “Gen X”

- MetLife

WHO'S THE BOSS? I AM.

As the latchkey kids grew up, their anti-authoritarian streak and familiarity with winging it translated into an independence and willingness to take risks in their adult years. Dealing with uncertain outcomes is familiar territory for this cohort, of which 40% say they are “high risk” (*Millennial Branding/Monster*). This trait is also characteristic of entrepreneurs who are not afraid of venturing into new territory.

Gen X would prefer to work for themselves, and many did. They became their own bosses: a whopping 41% of Gen Xers consider themselves entrepreneurial, while 55% of startup founders are part of Gen X (*Sage*). And as employees, they've been touted as independent and happy to mentor younger co-workers .

Gen Xers tend to want their jobs to have meaning, and that resonates in their spare time, as 12.4 % of Gen X identify themselves as politically active (*se&h*). This is, after all, a political generation that started Act Up, Queer Nation, that asked their universities to divest from apartheid South Africa, and fought corporate power. Many have folded in philanthropic work into their endeavors. Xer Facebook COO Sheryl Sandberg has donated 290,000 shares of Facebook stock – a market value of roughly \$31M

to multiple charities. Another Gen Xer, Twitter co-founder Jack Dempsey, is serious about his platform's use in helping movements like #BlackLivesMatter communicate their messages inward and outward.



THE POWER TO SPEND (BUT NOT TO SAVE)

As kids, they had the Rubik's Cube. This puzzle in a square represents the do-it-yourself problem solving instilled in Gen X. They have the brainpower to figure things out, and Gen X are among the most highly educated generation in the US: 35% have college degrees, compared to just 19% of Millennials. But degrees don't automatically translate into wealth.

Gen X were exceptional in their ability to defy the norm, in every respect. "In the U.S. the expectation is that every generation does better than the last one, but that has not been the case for Generation X," Signe-Mary McKernan, a senior fellow and economist at the Urban Institute, told *MarketWatch*. Xers have less wealth than their parents had at their age 25 years ago.

Just blame mom and dad, says Gen X. Actually, they can.

Gen X's wealth deficit is partly due to being saddled with caring for their parents – and kids still living at home, or returning and not leaving. Their spending power is bleeding into both sides of the family divide. Adult kids, some of which have Gen X parents, are living at home longer than before and their older parents are moving in. And it's Gen X who are paying for their extended family on mobile, Spotify, and Netflix accounts. Even when kids, siblings, or parents move on, those digital purse strings are still attached.

Gen X have less wealth than their parents did at their age...

25 years ago.

- MarketWatch

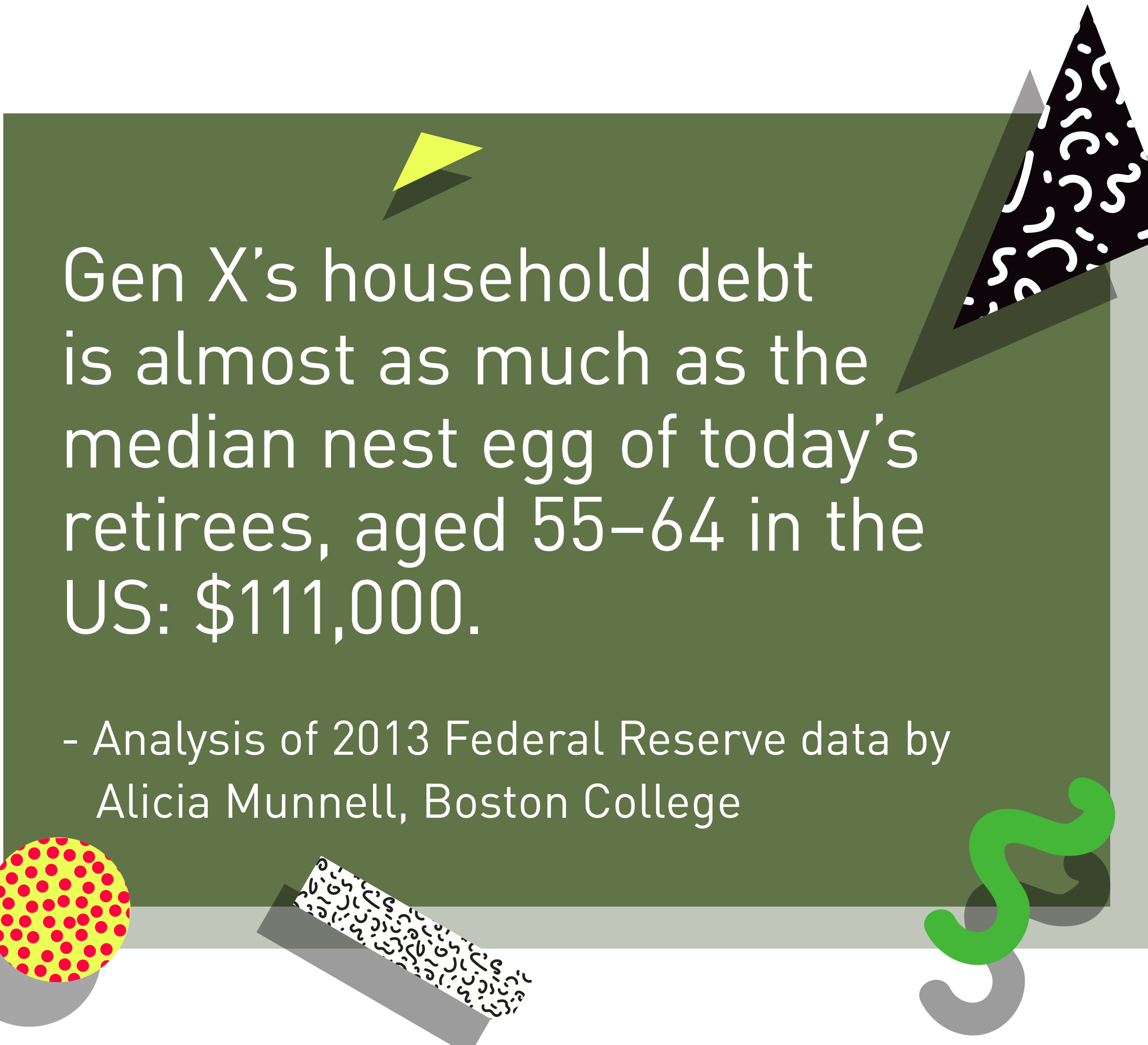


Though most Xers have been out of college for at least fifteen years, they have nearly as much student loan debt as Millennials, averaging \$20K. *(Pew)*

WHAT NEST EGG?

As they age, the financial burdens Gen X carry will follow them. Gen X are still paying off household debts of \$103K – the highest of any generation. Even though most Gen Xers have been out of college for at least 15 years, they have nearly as much student loan debt as Millennials, averaging \$20K (*Pew*). Gen X's household debt is almost as much as the median nest egg of today's retirees, aged 55 to 64, in the US: \$111,000. Gen X may carry a heavy financial load as a generation, but they still have earning power.

When it comes to personal income, Gen X have more spending power than any other generation (*American Express*). There are 66 million Gen Xers in the US, which makes up roughly 25% of the population, but their total income dollars amount to 31% of total US income. Gen X hold decision-making authority over those in their households: their kids (both Gen Z and younger Millennials) and their aging parents, the Boomers.



Gen X's household debt is almost as much as the median nest egg of today's retirees, aged 55–64 in the US: \$111,000.

- Analysis of 2013 Federal Reserve data by Alicia Munnell, Boston College

GEN X BUILT THE ANALOG TO DIGITAL BRIDGE

Gen X called their friends on the phone. And later, they left messages on their answering machines. But you had to run home to check the machine to see if that guy or girl had called you back. And when they eventually got together, Gen Xers listened to cassette tapes or CDs, including the nine tedious tracks you had to get through to that one song that got you dancing. They wrote notes, and letters sealed in an envelope and delivered by mail, to one other. Writing by hand, after all, is said to improve learning and engage brain activity that simply typing on a keyboard can't compete with. The world of analog communication was messy and prone to missed connections, but it worked because everyone was in it together.

Until, one day in 1994, the World Wide Web came along.

The birth of the internet hit Xers at the most awkward time. They were feeling out what it meant to be a teenager, or launching into their first jobs hoping to build a career. Now, unlike subsequent generations, they have been largely ignored for their digital savvy – even though the digital realm grew up alongside them. Generation Z (kids to 17-year-olds today) know only a world of many screens, and Millennials have been touted as the first digital natives. But it was Xers who fueled them. The founders of the world's largest search engine, Sergey Brin and Larry Page are Xers. But before they emailed and googled, they made phone calls and met with friends and contacts face-to-face, like others in their age group.

sparks & honey

Gen X created the internet, and they were capable of living without it.

Sandwiched between the old and new, Gen X stepped into the digital age with an analog footprint. They turn to the internet and know how to use it, but Xers also rely on more traditional media for their information and entertainment: 48% listen to the radio and 62% still read newspapers, and 85% have favorite TV shows (*Forrester Research*). And even when they are online shopping, the item Gen Xers mostly buy is analog: books.



THE ONLY GENERATION WHO WERE YOUNG ADULTS BEFORE AND AFTER THE DIGITAL REVOLUTION, GEN X ARE MORE DIGITALLY SAVVY THAN BOOMERS, BUT THEY ALSO KNOW A WORLD UNINTERRUPTED BY DIGITAL, UNLIKE MILLENNIALS.

GENERATION NO LOGO, BUT BRAND LOYAL

If Gen X was anti-authoritarian, one of the institutions it saw as the cause of many ills was advertising culture. From *Adbusters* to Naomi Klein's *No Logo* to the chapter title of Douglas Coupland's book *Generation X* titled, "I Am Not a Target Market," Gen X was weaned on being ad-skeptical.

In fact, Gen X didn't even want to hear about themselves. Falling firmly in the middle again, Gen X appear to be aware that they're less distinct than other generations: only 49% of Gen X claim their generation is unique, which is starkly opposed to the perceived specialness of Millennials at 61% and Boomers at 58% (*Pew*). It's no wonder marketers have skipped over this generation and pointed their advertising dollars at the seemingly more attractive Millennials and Boomers, both of which boast larger populations than Gen X.

While their commitment to themselves may waver, their purse strings are more firmly attached to their favorite brands. Gen X shoppers were the most frequent purchasers once they had joined a loyalty program – 65% bought items at least once a month from their loyalty card stores. A 2015 survey revealed that nearly half of Gen X internet users in North America characterized themselves as extremely or quite loyal to favorite brands (*CrowdTwist*). Gen X's rage against the marketing machine has softened over the years, with their willingness to commit to select brands.



GEN X

THE RISE OF THE POWER WOMAN

The generation that's hidden in plain sight is ready for their moment in the sun. Gen X sit firmly, and now proudly, in the middle. Never flashy, always real, even the most common baby name of their generation is synonymous with girl-next-door sensibilities.

GEN X: POWER WOMEN

1/3 OF ALL LAW DEGREES SINCE 1980 HAVE BEEN EARNED BY WOMEN

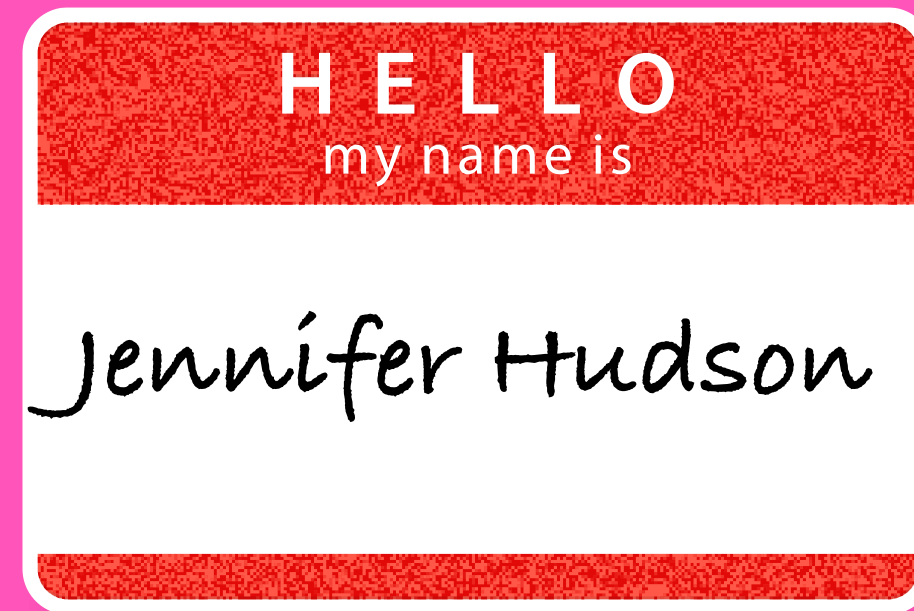
WOMEN REPRESENTED A THIRD OF ALL MEDICAL SCHOOL STUDENTS BY THE YEAR 1990

OVER 50% OF MBAS HAVE GONE TO WOMEN SINCE 2002

FEMALE REPRESENTATION IN CONGRESS HAS RISEN FROM 6% IN 1992 TO 19% TODAY

- US Census Bureau & Representation 2020

Between 1970 and 1984, there were 859,112 baby Jennifers born in the US. For a whopping 14 years, Jennifer was the number one Gen X baby girl name in the country, until Jessica took over in 1985. Even today, Xers maintain a connection to their Jennifer-ness. Our research has shown that Gen X continue to follow and celebrate the careers of famous Jennifers (yes, even tennis phenomenon Jennifer Capriati), and in doing so remind us of the impact Xer women have made, and will continue to make, on work, education and politics.



THE FUTURE OF GEN X

EYES ON THE MIDDLE

ELIMINATE DEBT, ELIMINATE WORK

When your future's so bright, you gotta wear shades. But when it's not so bright, take them off – and envision an entirely alternative future. As Gen X ages in the workforce and eventually approaches traditional retirement years (some fifteen years from now), they are likely to seek new ways of shedding the burden of debt (all \$103K of it).


Today, Gen Xers are faced with indefinite years of work ahead. Older Americans are working longer and harder than ever before, as people aged 65 and over, or nearly 9 million Americans, are employed full-time or part-time (*Pew*). Carrying such a financial load, Gen X will continue to toil well into their retirement years. Or, will they?

Self-taught financial guru and Xer Mr. Money Mustache, who retired at age 30, envisions a financial future where freedom from debt equals complete freedom, to do what you want – and not work. But it hinges on the self-discipline of living frugally – no coffee cups to go – and shedding your debt weight completely. From the Mustache perspective, Gen X has only one job: eliminate debt.

And doing so will require this aging generation to embrace the principles of Unmoney, an uncoupling of capital and value, where everything – your time, the energy you produce, your home – holds worth that you personally control and exchange.

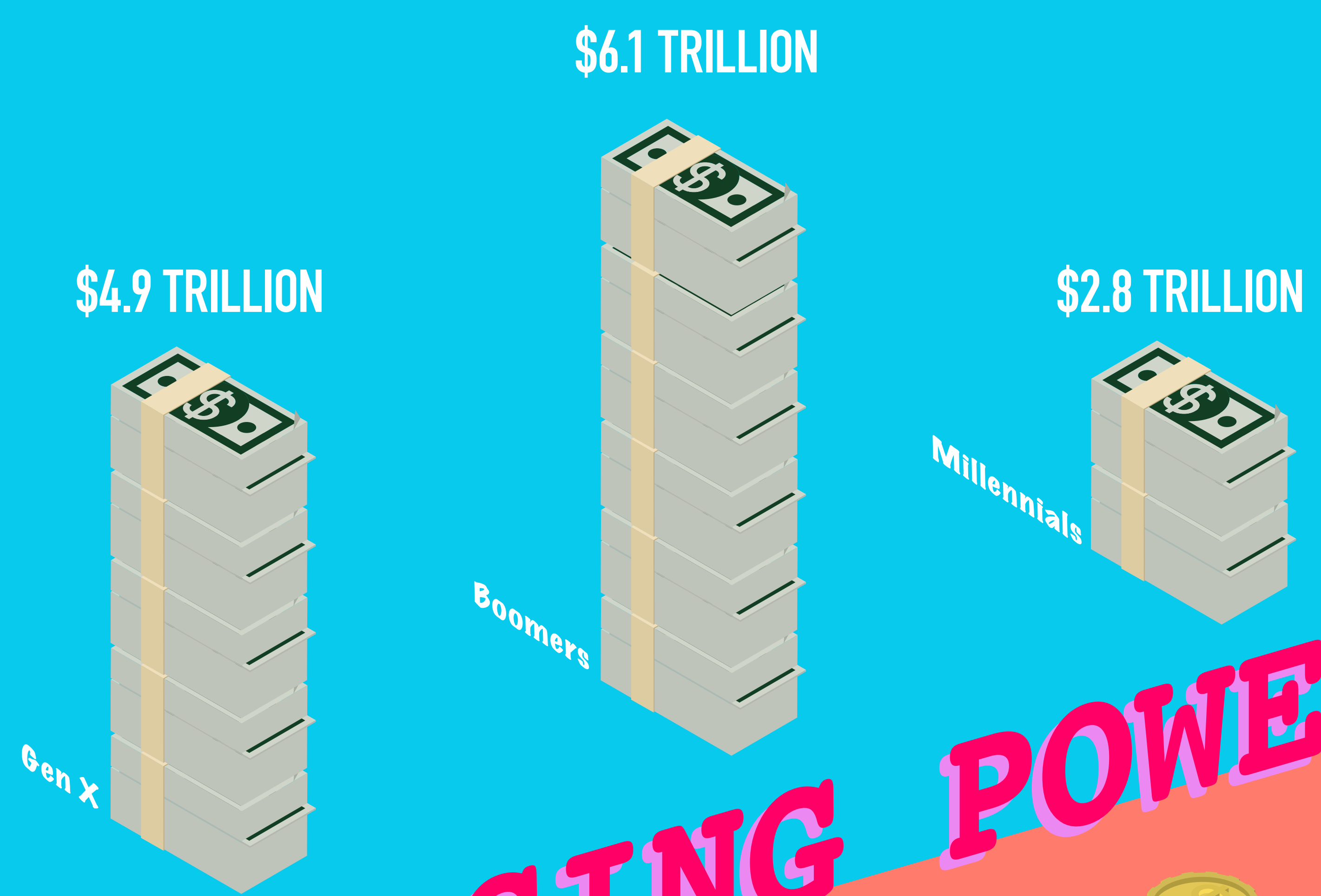
Gen X will seek out new means of making transactions to free themselves from debt. They will rely more on peer-to-peer trading, and lean on a world of non-ownership boosted by the sharing economy, but for older people. The ride sharing economy is already drawing in older drivers, as Uber estimates one in four of their drivers today are over 50.

As Gen X looks to alternative economies of value, their actions will influence other generations, too. Bubbling up in places like Switzerland, the need for a universal basic income could be embraced by Gen X as a means to thrive in their older years. Like alternative value exchanges, universal basic income isn't contingent on your 401K or lingering college debt, but rather a seamless function of your existence as a productive, and relevant, member of society.



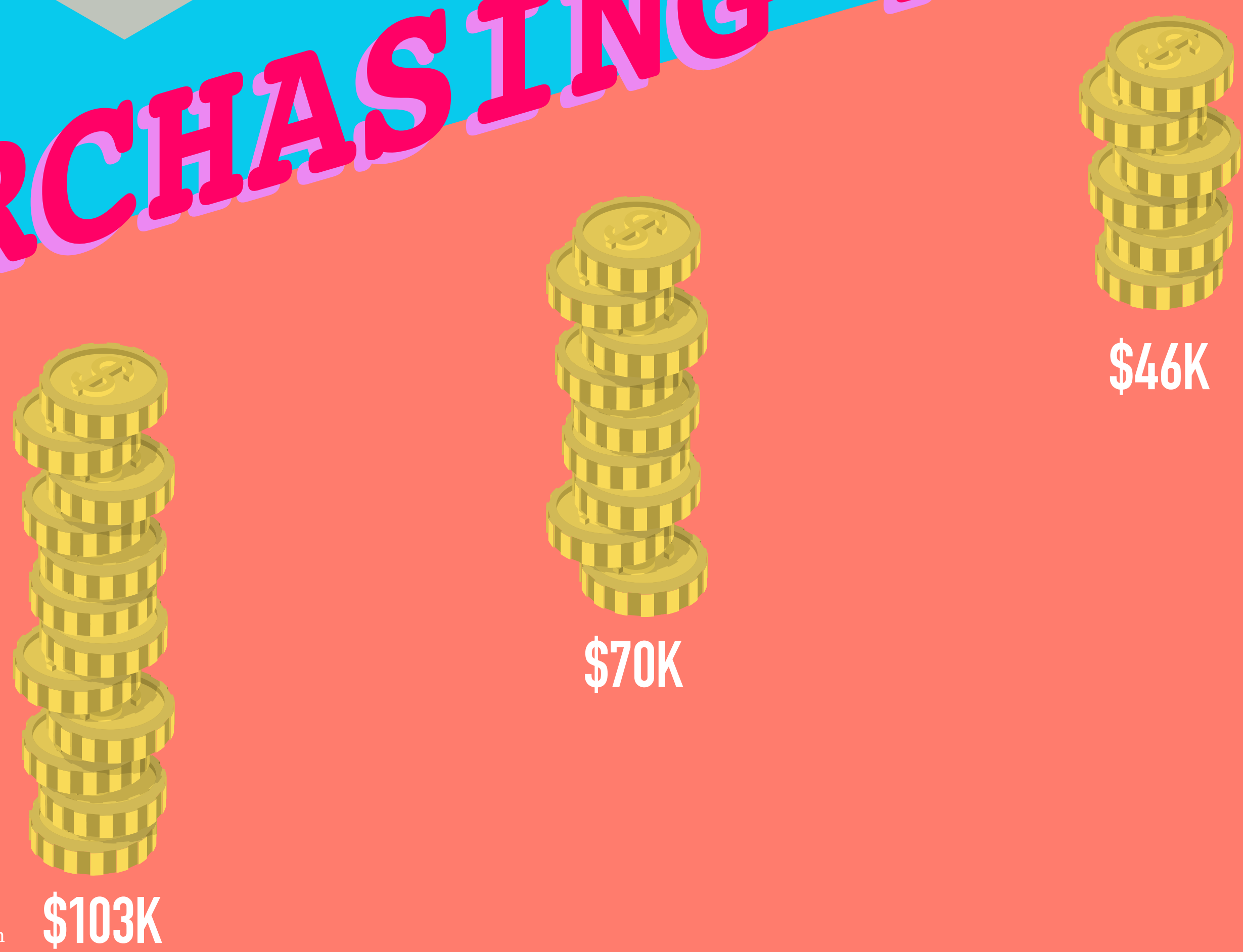
Gen X has one job in the future: eliminating debt.

PURCHASING POWER AND DEBT



Gen X has spending power: 31% of total income dollars in the US – even though they make up only 25% of the population.

But, they have a lot of debt to pay off. Gen X is saddled with the highest household debt of any generation at \$103K.

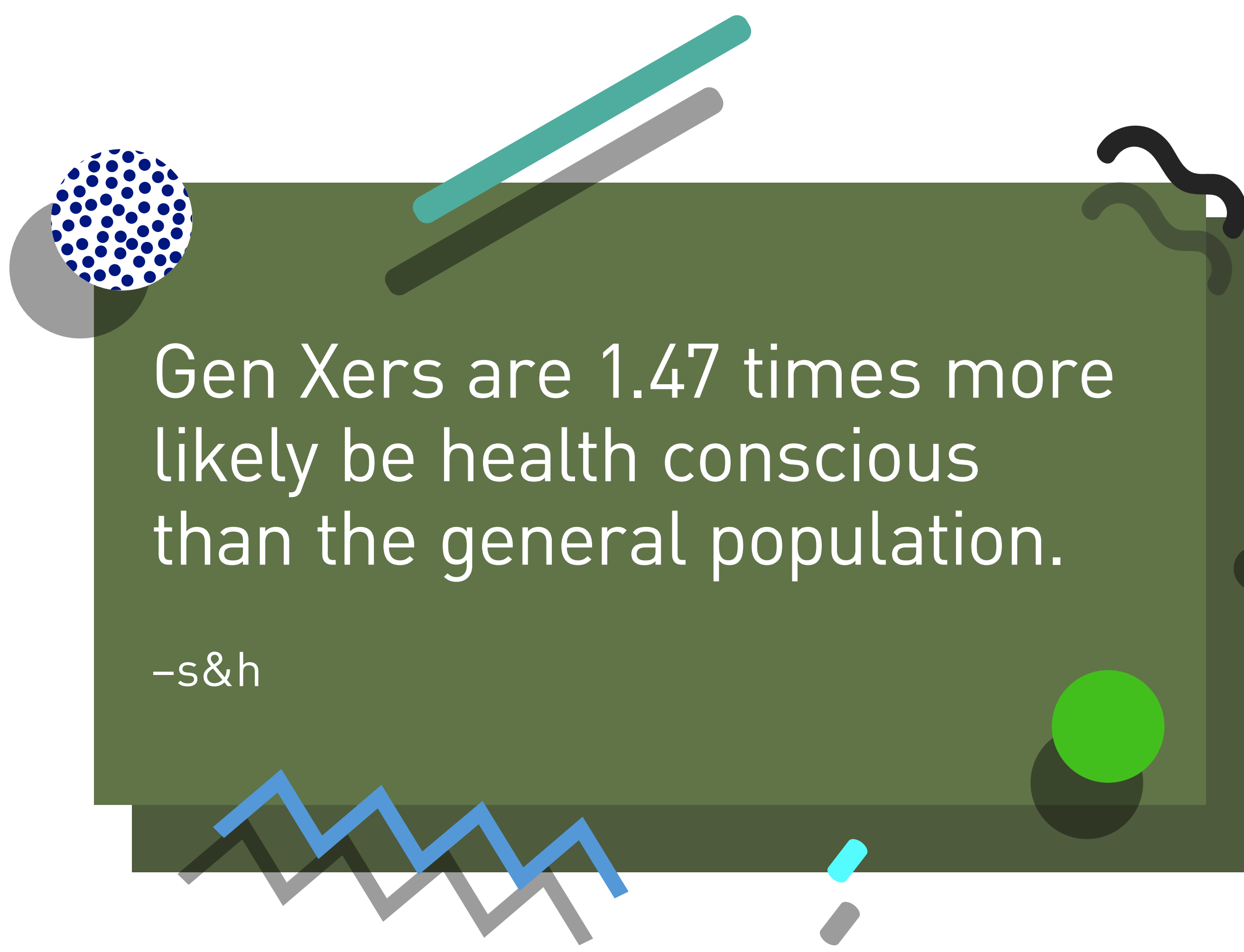


THE RIGHT TO LIVE, THE RIGHT TO DIE

Gen X will not fade away quietly into the sunset to play shuffleboard and bocce ball. Xers are passionate about health, seeking out fitness activities that are convenient like running and yoga to fit into an active schedule where they are caretakers to the adjacent generations (*s&h*).

As their work lives are expected to extend beyond age 65 (a necessity caused by debt), being fit and active will be a significant part of their plans. Gen X will change our idea of work and push the boundaries of opportunity for older people, founding startups tapping into the talents of older people and championing causes such as universal basic income in response to changing workforce demands.

With increasing political power and the determination to live life on their own terms – and live healthy until they die – Xers will push through legislation championing the right to death. Healthcare providers, who are already preparing for a generation more inclined to remain healthy and relevant until the end, will rethink their end of life messaging. And with it, the infrastructure of a healthcare system that currently enables an artificial and often uncomfortable longevity.



Gen Xers are 1.47 times more likely be health conscious than the general population.

–s&h

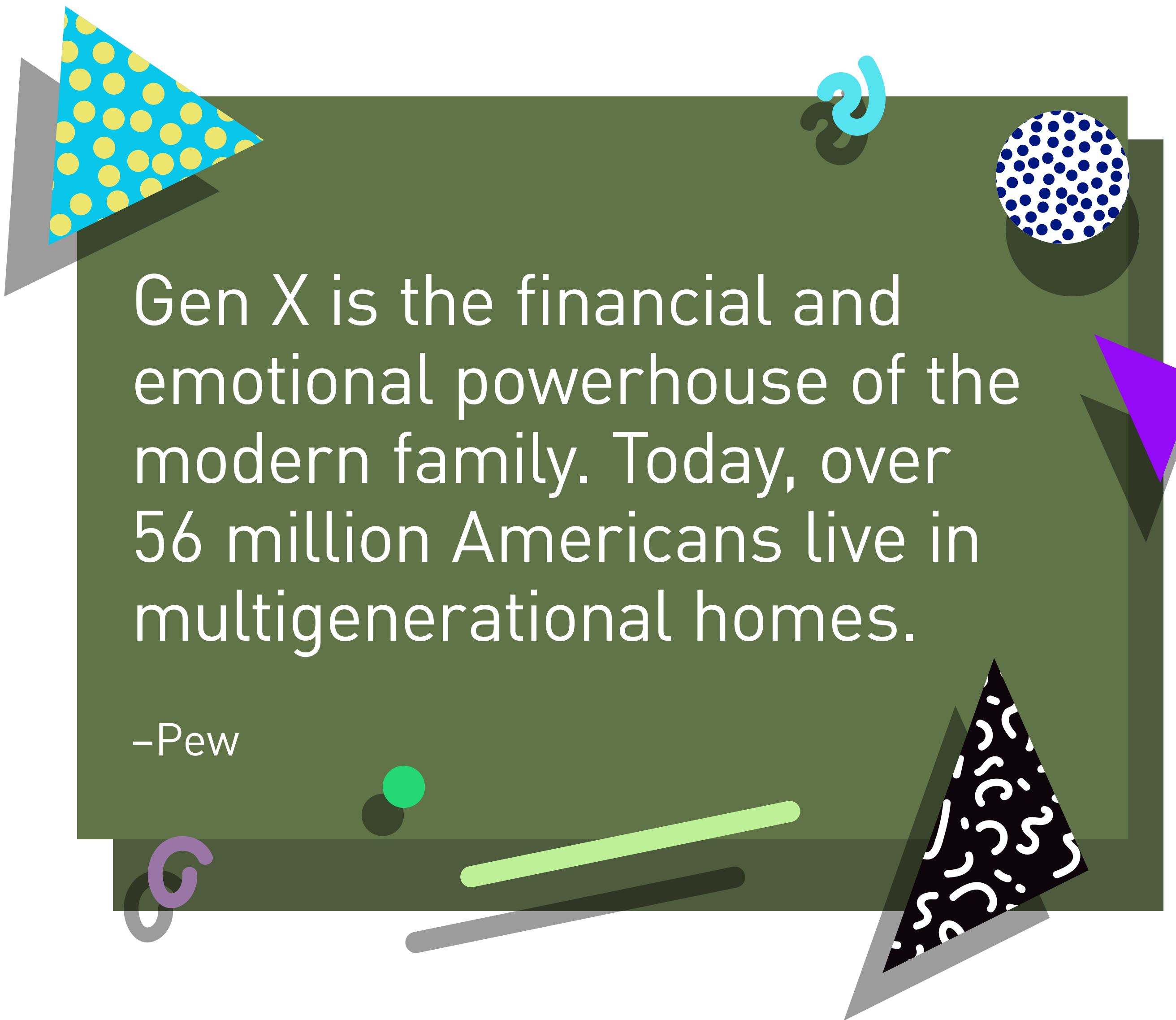
**WITH INCREASING POLITICAL POWER AND
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BIG COMMUNITIES, SMALL SPACES

As they age, Gen X will be living in urban spaces that support not just their immediate families, pets and all, but an extended community that acts as a life network. While they're financially supporting their younger and older extended family, Gen X will see the stability they crave in finances replaced by multigenerational support from living under the same roof. The number of Americans living in homes that include two or more generations has increased to 18.1% of the US population, or 56.8 million people, up from an estimated 12 million people a generation ago in 1980 (*Pew*).

Developments designed specifically to accommodate many generations under one roof, such as those built in Spanaway, Washington, will emerge as a new urban landscape where Gen X will live along with their young and grown children and parents, and even, grandparents. The multigenerational living trend is also spurred by communal child-rearing, which is said to help shape kids into well-rounded humans. The older and younger living together will spur new family structures and behaviors. Grandma may make breakfast or dinner, and pick up the kids from school, so her Gen X daughter can work to pay for it all. Meanwhile, grandkids and pets will snapchat grandma – and aunts or uncles – from summer day camp.

The adage that it takes a village still rings true, and in the middle of that modern family is Gen X.



Gen X is the financial and emotional powerhouse of the modern family. Today, over 56 million Americans live in multigenerational homes.

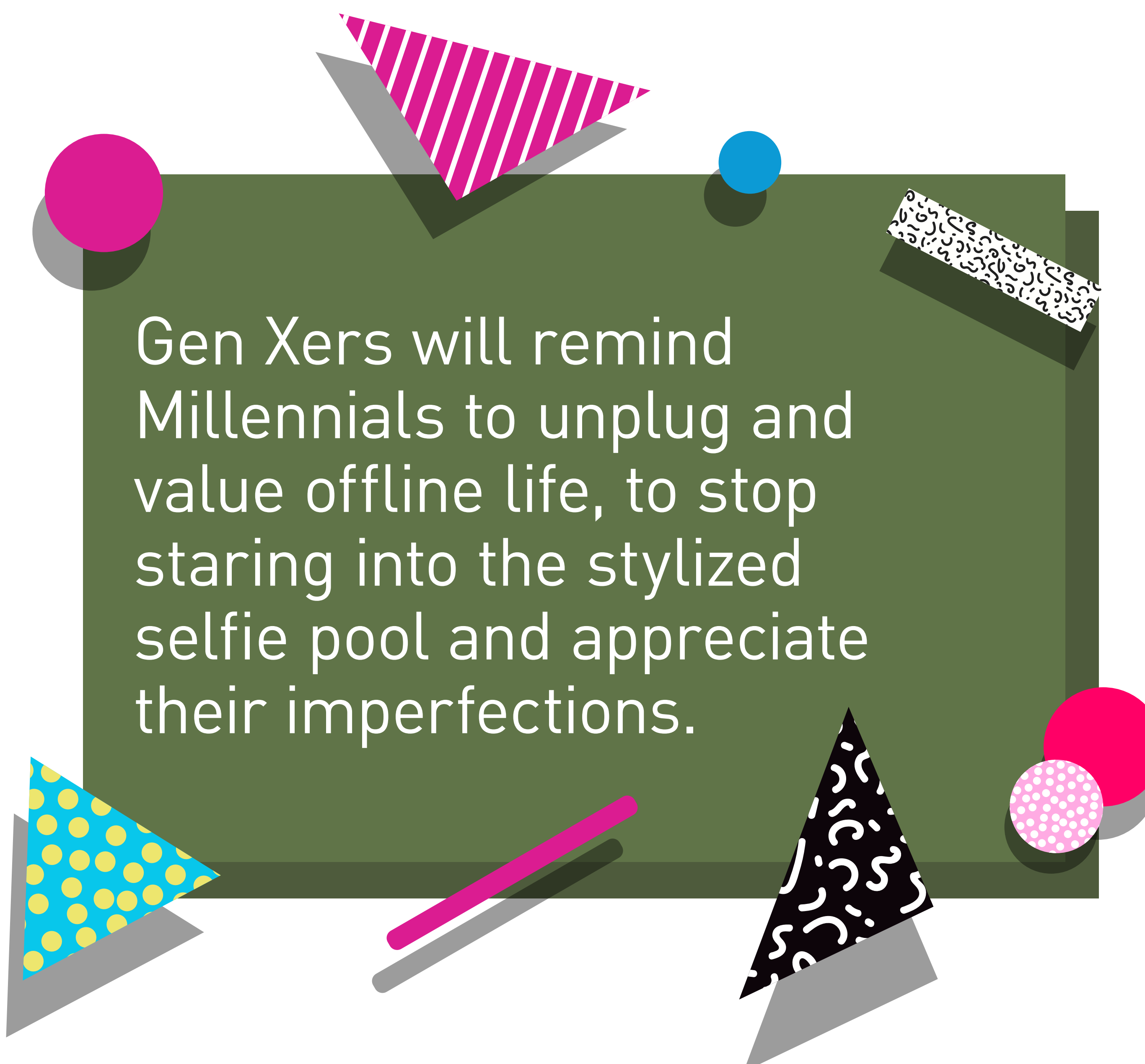
–Pew

THE MTV GENERATION UNPLUGS

Gen X were on the cusp of adulthood before the internet was even born. As kids, they went outside to play and didn't come home until dinner time. At the same time, they witnessed the birth of modern tech and paid their dues in the dotcom era. In midlife and beyond, Gen X will champion and influence both the analog and digital worlds, and lead by example.

Take Gen Xers Radiohead, whose *Moon Shaped Pool* launch was marked by a noted fade away from the digital limelight: deleting all their tweets, deactivating Facebook and letting their website evaporate into a blank, white space. The emptiness for fans symbolized a clear, if intangible, message of digital detox. As we struggle to keep up with the speed of technology and constant connectivity, maintaining a healthy equilibrium will rely on consciously stepping away from our wearables, notifications and snaps.

Xers will remind Millennials to unplug and to value life offline, to stop staring into the stylized selfie pool like Narcissus and to appreciate themselves and their imperfections. But they also encourage their parents to plug in, to benefit from the digital empowerment they enjoy, while keeping one skeptical eye on life outside the screen.



Gen Xers will remind Millennials to unplug and value offline life, to stop staring into the stylized selfie pool and appreciate their imperfections.

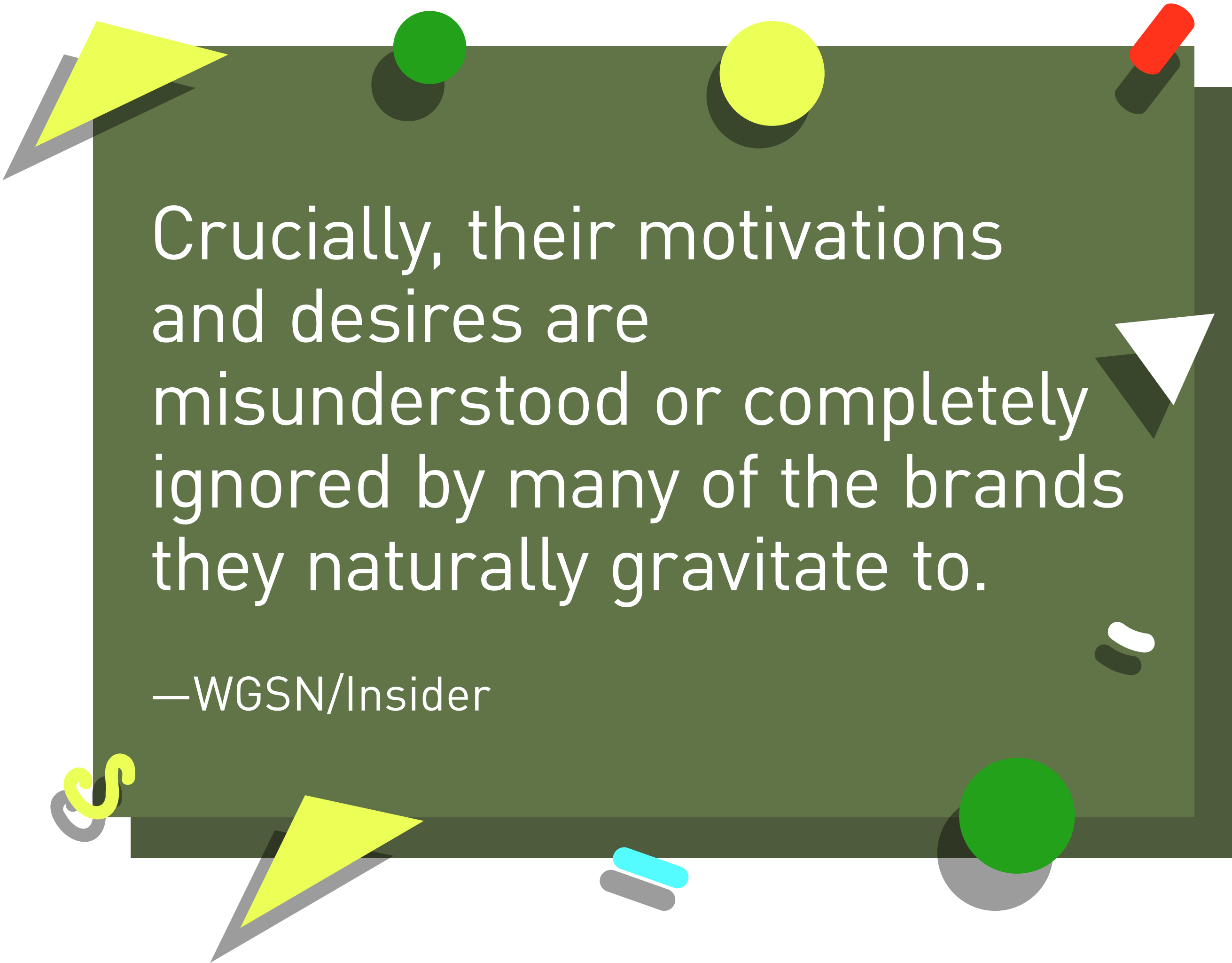
TONEDEAF MEDIA – NOT FOR THE MIDDLE

Waking to their own influence, Gen X will discover a newfound interest in themselves, and they will expect the media to do the same. As Gen X's power as a cultural driver and multigenerational influencer becomes widely evident, media outlets will need to reconsider and adjust their offerings to engage with this historically fickle cohort. But with the gears of the most successful media outlets machined to push fast and hard, with a focus on headlines and tl;dr stories and engineered toward increasingly refining their audiences, will Gen X become another generation trapped in an echo chamber of surface level content?

Unlikely. Gen X hasn't lost their disdain for labels, nor do they forget what brands and media outlets they do like. Earn their trust and they'll engage, share, and return over and over. Think of them as a generation who don't see through the facade, and you'll be left wondering where your audience went.

We can expect media outlets to dip a toe in with “we get you” content: tonedeaf listicles topped with an image of Jennifer Aniston or Kate Beckinsale, movie franchise relaunches that elevate faux individualism, and stripped down user experiences unappreciative of how tech savvy Gen X truly are. Successful media outlets will eschew a reliance on the ephemeral to create a balance with meatier, long form content

that goes deep. And as mentors to upcoming generations, Gen X will gravitate toward platforms that can create cross-generational cultural touchpoints, like linear television that created the shared cultural capital of the past.



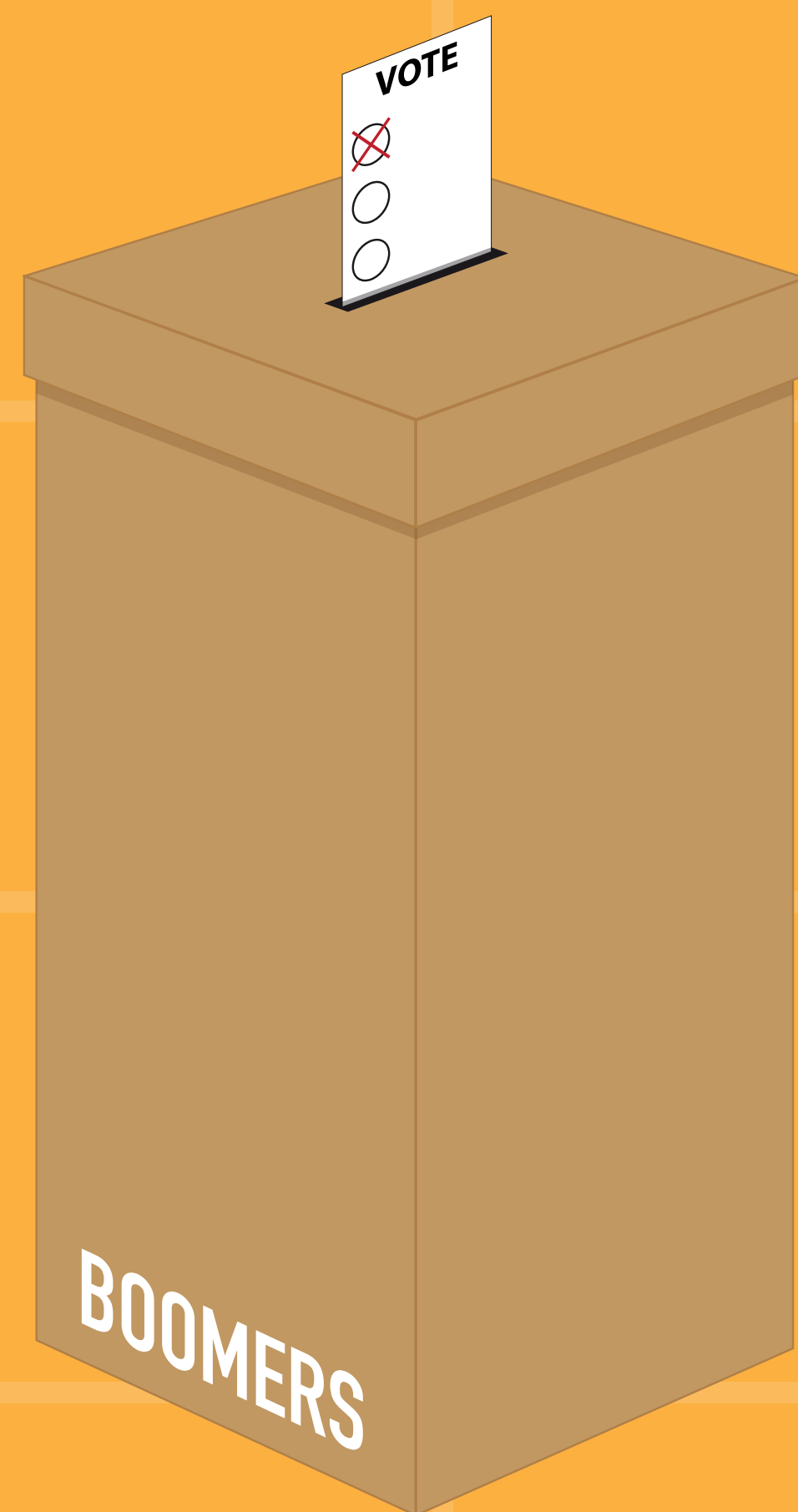
Crucially, their motivations and desires are misunderstood or completely ignored by many of the brands they naturally gravitate to.

—WGSN/Insider

POLITICS & POWER

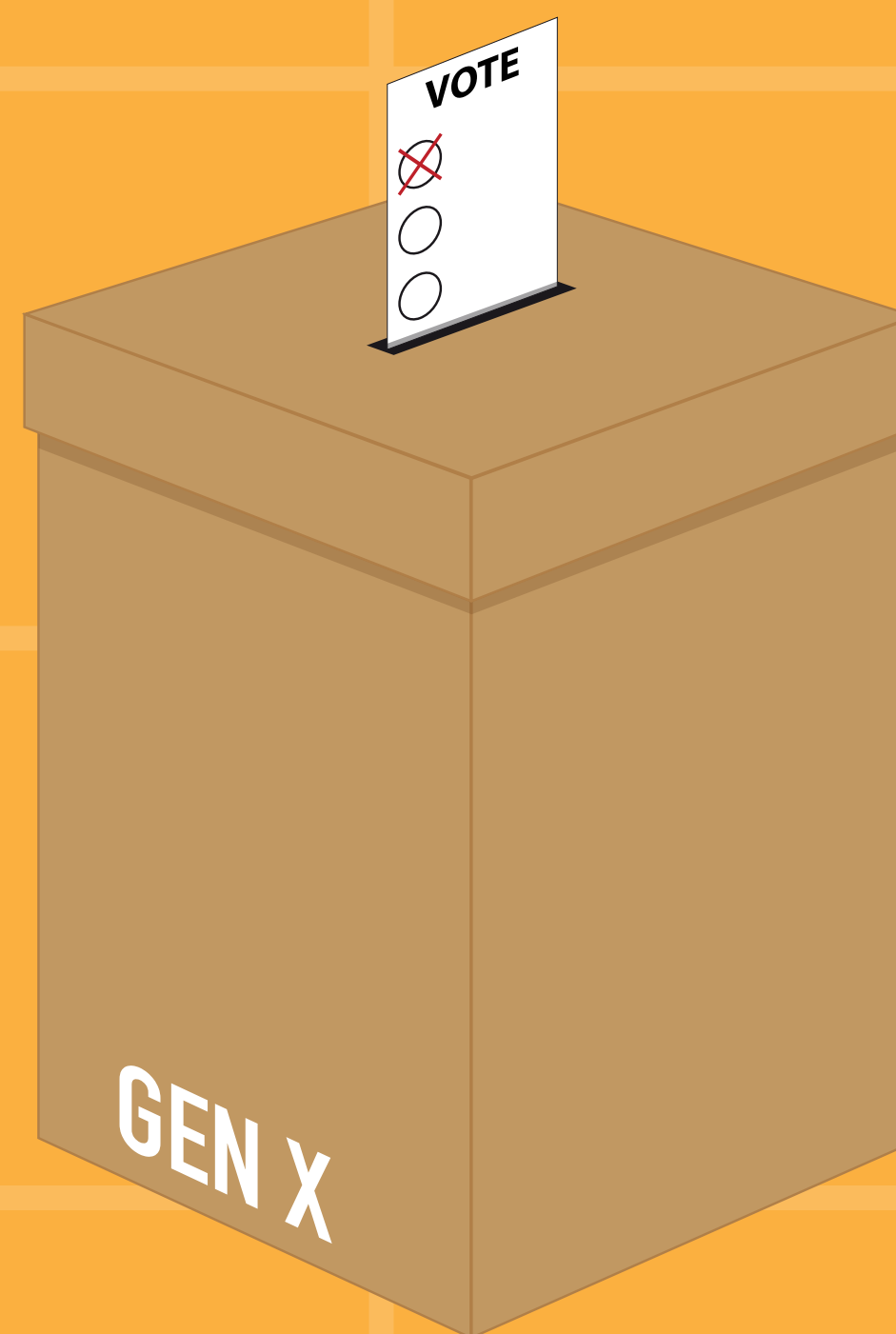
The trend toward becoming more politically active with age continues with Xers. They are set to vote themselves into a House majority by 2018, displacing an outgoing Boomer representation who've remained in power longer than expected.

Millennials lag far behind in active political engagement, achieving a shockingly high level of disinterest in the overall political process.



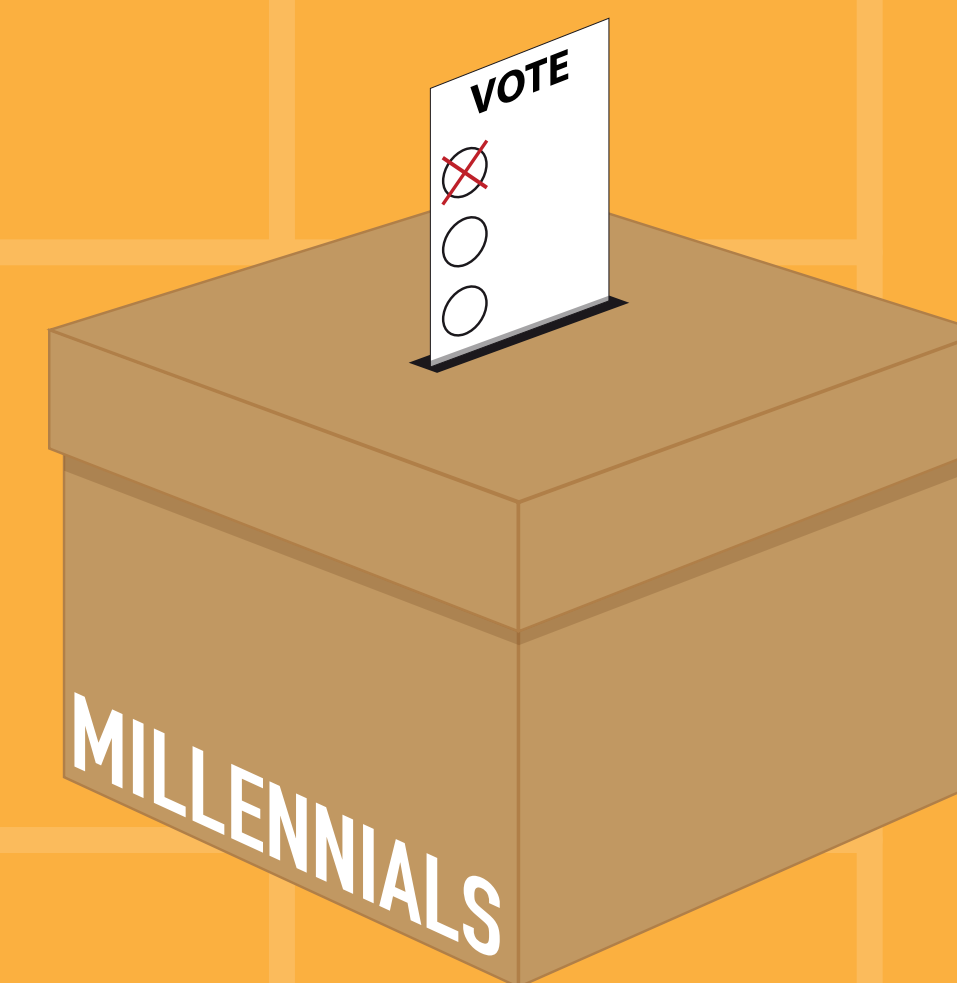
23% committed to the political process, lean right, vocal supporters and contributors locally and federally

9% disinterested in the majority of policy decisions, vote locally but infrequently, follow politics during presidential cycles



12.4% strongly politically active, voice opinions on major issues, occupy the center, attend rallies and fundraisers

16% disinterested in local policy, do not vote locally, passively avoid political engagement



3.5% politically active, lean slightly left, vote in federal elections

25% disinterested in federal and local policy, do not vote, actively avoid political engagement


OPEN GOVERNMENT, RADICAL CHANGE

Gen X can be thought of as split into two broad political factions: conservatives born in the 60s and progressives born in the 70s. It's the similarities between them that may hold the key to compromise and free our political system from bi-partisan grandstanding. Specifically, Gen X's distrust of authority will drive a desire to create a more inclusive political process. Gen X are much more comfortable than Boomers with data, transparency, crowdsourcing, and digital practices that can and will inevitably change government.

Xers will set a standard of systematized government similar to the peer-to-peer communication and transportation systems broadly available to anyone with a smartphone, like Uber and Twitter. Using publicly available platforms to connect people, create engagement and spark community action at the local level, Xers in political positions will increasingly make research and results available for the public to collect, interpret and shape for the greater good. This will allow an entrepreneurial public to help build and maintain an infrastructure that will otherwise crumble.

There could be a snag in this trend toward a broader cultural alignment. As the first young adults to experience an unexpectedly undeletable digital age, it's likely that scandal will affect political Xers more than their predecessors. Just ask Xer Monica Lewinsky who was among the first to be endlessly

bullied online, and now champions against internet shaming in her TED Talk. It may take time, but the the evolving sentiment of our always-on existence may shepherd what was once taboo into more acceptable pastures.



Gen X currently make up 32% of the House of Representatives, and are expected to become the majority by 2018.

– first person politics

20 IS THE NEW 50

Don't dismiss Gen X. Consider Kate Moss's 1993 image that's been pulled out of the vaults to sell Adidas sneakers, or the hordes of Millennials touting *Friends* as one of their favorite TV shows, and Boomers purchasing tech paraphernalia because of the influence of their Gen X children.

They are the true influencers. You're just not paying attention.

Marketing to them has a trickle-down effect. You're also marketing to the generations they're sandwiched between, and they radiate in at least two directions, reflecting their point in history before and after the internet.

They grew up watching TV and collapsing high and low culture, and these pop culture mavens also defy generational tastes. They're just as likely to listen to Bob Dylan and U2 as they are to read young adult novels like *The Fault Is In Our Stars* and *The Hunger Games* or to sing along to Taylor Swift. Ironically or otherwise.

They may have the highest debt, but Xers also have the highest income. And given that over a third of Millennials are living with their Gen X parents, who might also be helping to take care of their own parents, Gen Xers are the ones making purchases for those generations.

You may be targeting Millennials and their younger Gen Z siblings – but they're asking their Gen X parents for money. And as Gen Z grows up and starts spending their entrepreneurial dollars, it's their parents – their best friends – who they will turn to for both financial and emotional support. Gen X is your gateway to Gen Z.

Masters of self-deprecation, Gen Xers love to balk at marketing attention, and even hide from it. But they silently became the C-suite, your boss, and the money makers – and spenders.

Ignore Gen X at your peril.



GEN X @ 50

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METHODOLOGY

For this report, sparks & honey conducted US-focused research concerning the future of work, money, technology and political involvement for Gen X moving into the next decade. Using new social listening tools, we gauged Gen X's affinity for policy change and entertainment platforms, and uncovered trends in online communication practices and purchasing habits. Tapping into our global scout network and proprietary cultural intelligence system, we combed through thousands of signals to build a vision of Gen X: past, present and future.

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