Americans come in all shapes and sizes, races and religions, education levels and income brackets. Each of those attributes has an influence on how people view the world. But the most profound indicators are generational.

### Generational Mindsets:

<table>
<thead>
<tr>
<th>OUTLOOK</th>
<th>BOOMERS</th>
<th>GEN X</th>
<th>MILLENNIALS</th>
<th>GENERATION “Z”</th>
</tr>
</thead>
<tbody>
<tr>
<td>Optimistic</td>
<td>Skeptical</td>
<td>Confident</td>
<td>Protective</td>
<td></td>
</tr>
<tr>
<td>Driven</td>
<td>Free Agent</td>
<td>Goals</td>
<td>Self-taught</td>
<td></td>
</tr>
<tr>
<td>Spenders</td>
<td>Debtors</td>
<td>Savers</td>
<td>Frugal</td>
<td></td>
</tr>
<tr>
<td>Pay your dues</td>
<td>Competence</td>
<td>Egalitarian</td>
<td>Pluralistic</td>
<td></td>
</tr>
<tr>
<td>Work is Life</td>
<td>Work to Live</td>
<td>Integrated</td>
<td>TBD</td>
<td></td>
</tr>
<tr>
<td>TV</td>
<td>Computer</td>
<td>Mobile</td>
<td>VR?</td>
<td></td>
</tr>
<tr>
<td>Self-centered</td>
<td>Self-reliant</td>
<td>Collective Self</td>
<td>Self-aware</td>
<td></td>
</tr>
</tbody>
</table>

Members of the same generation, by definition, share many of the same formative experiences that set them apart from other generations. Did they live through times of war, or times of peace? Did they come of age in an era of prosperity and rising expectations, or a period of economic turmoil and broken dreams? Were their families large or small? Were the heads of most households a mom and dad, or did they have some other combination?

Did the dominant media in a generation’s childhood consist of network television, Cable TV, or YouTube and Facebook? Did their cultural icons include the Rolling Stones, grunge, hip hop, or *The Voice*? Were politics and the media partisan or middle-of-the-road?

While coming-of-age experiences make each generation distinct, so does a generation’s stage in its life cycle. Since the dawn of time, every generation has traveled the same path of youth, young adult, midlife and old age. Each stage is associated with predictable priorities. Youths are concerned about establishing themselves in the world. At midlife, they reach the peak of their earning power and status. Old age brings less interest in material items.

The interaction of generational and lifecycle influences is complex — and the story for a given generation won’t be fully written until the last member leaves. This primer gives you a starting point for better understanding Boomers, Gen Xers, Millennials and the next generation, the yet unnamed Generation “Z.”
**BOOMERS** 73 million  
Born 1946 to 1964  
Formative years: 1956 to 1979  
Age in 2019: 55 to 73

The post-World War II economy fostered the notion that all things were possible, and a majority of Boomers grew up in middle class affluence with a vision of unlimited opportunity and national pride.

The ability to share experience nightly through broadcast television forged a nationally shared cultural experience; and over time the powerful new medium shocked the nation by bringing race riots and the Vietnam War into the family room.

This is a generation driven by self-fulfillment, which fed both the sexual revolution of the 1960s and the higher divorce rates then – and once again, now that they are empty nesters. Yet Boomers, driven to compete with 75 million peers in the workplace, were not entirely self-indulgent. They came to define themselves by work and created the 60-hour work week for white collar jobs, something unknown until Boomers.

---

**GENERATION X** 75 million  
Born 1965-1982  
Formative Years: 1975 to 1995  
Age in 2019: 37 to 54

In the 1970s, America's established institutions were looking threadbare. America’s global economic primacy eroded, and the employer-employee compact of trust and loyalty collapsed. The country was de-moralized by Vietnam and Watergate. Stagflation created a spirit of malaise.

Even when the economy rebounded in the ‘80s, Gen Xers saw their parents’ jobs and careers “restructured” away. It was an era of social breakdown: soaring divorce rates leading to latchkey kids, rising crime and unwed births reflecting inner city decay.

But the personal computer heralded the emergence of the New Economy, while the fall of the “evil empire” opened up world markets to globalization. Gen Xers grew up to be self reliant, self sufficient and skeptical. They don’t trust in the permanence of things. In the workplace, they are independent and don’t respond well to micro-management.

---

**MILLENNIALS** 85 million  
Born: 1983-2001  
Formative years: 1995-2015  
Age in 2019: 18 to 36

Raised by doting parents and awarded praise and trophies just for showing up, the Millennials suffer from no lack of self-esteem. Coming of age during the Great Recession has left a lasting imprint on their views of money, company loyalty and planning.

Enjoying a prolonged adolescence — many Millennials still live at home — they remain largely untested. Still, the generation shows promise.

Technologically dependent, Millennials are hyper-connected through mobile devices, instant messaging and texting. Being online is second nature. Further, as social libertarians in their outlook, they are comfortable with diversity in race, culture and sexual orientation.

Millennials are joiners: Signs already suggest they may engender a renaissance in civic participation and the rebuilding of social capital.

---

**GENERATION “Z”** 70 million  
Born: 2002-2020ish (and counting)  
Formative years: 2015-2025  
Age in 2019: (-1) to 17

While not yet fully formed, early signs point to a generation raised by overprotective parents in a world growing more dangerous by the week. Exposed frequently to the horrors of terror attacks and gun violence, the need to stay safe and secure is imprinting this generation right now.

They are experiencing a world where the longing for belonging shapes cultural mores and creates new concepts like gender fluidity and self-identifying. The result should be a generation with a big tent perspective where everyone has a place and the plurality of the minorities will set the agenda.

The personalization of technology and content will enable this generation to self-educate and experience individual growth across their lifetime.

However, they will be shaped as a generation by the next 5-10 years. Hold on to your hats!

---

**WINNING WORKPLACES OF TOMORROW**

Successful organizations in the future will be those who create workplace cultures that demonstrate understanding of generational dynamics. Our consultants can help your firm assess where you are today, and what changes are needed to ensure you’ll attract, retain, and engage workers of all ages tomorrow.

Visit institutefortomorrow.com for more information.

---

The Institute for Tomorrow is part of SIR, a strategic management consulting firm in Richmond, Virginia. More info at SIRhq.com.

John Martin  
804-837-2481  
John.martin@SIRhq.com