The Next 20 Years: How Customer and Workforce Attitudes Will Evolve

Generations are among the most powerful forces in history. Tracking their march through time lends order—and even a measure of predictability—to long-term trends.

by Neil Howe and William Strauss
This is what constitutes a generation: It is shaped by events or circumstances according to which phase of life its members occupy at the time. As each generation ages into the next phase—from youth to young adulthood to midlife to elderhood—its attitudes and behaviors mature, producing new currents in the public mood. In other words, people launched a “consciousness revolution” to demand that their war-hero elders live up to higher moral standards.

Twenty years later U.S. campuses experienced another surprising shift. The Wall Street Journal noted in 1990, “It is college presidents, deans, and faculties—not students—who are the zealots and chief enforcers of Political Correctness.” This batch of students, Generation X, was born during the consciousness revolution. The children of divorce, latchkeys, and ad hoc day care, they showed much less ideological passion than their elders and brought a new pragmatism to the nation’s campuses.

Today graying college leaders on the verge of retirement continue to carry the ideological torch, crusading for various causes in ways that often iritate their younger Gen X colleagues. Meanwhile, undergraduates are showing yet another generational personality: The members of this rising Millennial Generation tend to be upbeat, team-oriented, close to their parents, and confident about their future. Unlike Boomers, they do not want to “teach the world to sing.” Unlike Gen Xers, they don’t “just do it”—they plan ahead.

Rather than puzzling over why 20-year-olds were self-absorbed moralizers in the 1960s but are busy and risk-averse achievers today, one must recognize them as members of distinct generations.

do not “belong” to their age brackets. A woman of 40 today has less in common with 40-year-old women across the ages than with the rest of her generation, which is united by memories, language, habits, beliefs, and life lessons.

Generations follow observable historical patterns and thus offer a very powerful tool for predicting future trends. To anticipate what 40-year-olds will be like 20 years from now, don’t look at today’s 40-year-olds; look at today’s 20-year-olds.

People of a given age may vary quite dramatically from era to era. Recall, for example, Sproul Hall at UC Berkeley in 1964 and the students wearing computer punch cards that proclaimed “I Am a Student! Do Not Fold, Spindle, or Mutilate!” They were mocking the automated treatment the university was supposedly giving them. In the years after World War II, Americans had grown used to the Silent Generation’s conformist college students. Now a new generation was arriving: the baby boom raised in the aftermath of the war. By the end of the 1960s these confrontational, megaphone-toting students had developed similar collective personae and follow similar life trajectories. The patterns are strong enough to support a measure of predictability. Historical precedent makes it possible to foresee how the generations alive today will think and act in decades to come.

In this article we will share some highlights of our ongoing effort to do just that. For businesspeople who manage operations or sell products in the United States, the analysis offered here has enormous implications for strategic planning, brand positioning, and management of the workplace. (More broadly, of course, it informs discussions of war and peace and America’s capacity to face its most difficult challenges.) For executives in other countries, the analysis suggests insights that might also be gained in their parts of the world: the insights that come from seeing change through the lens of generations.

The Generational Constellation

Any society is the sum of its parts—the generations that coexist at that moment in time. America today combines six. (Teenage generations have come of age since the time of the Mayflower, in the 1620s. See the exhibit “America as a Sequence of Generations” for details.)

The GI Generation (born 1901–1924, now age 83–106) arrived after the Great Awakening of the late nineteenth cen-
tury. Zealously protected by Progressive-era parents, its members enjoyed a “good kid” reputation and accounted for the sharpest rise in school achievement ever recorded. As young adults, they were the first Miss Americas and all-American athletes. In midlife they built up the postwar “affluent society,” erecting suburbs, inventing miracle vaccines, plugging missile gaps, and launching moon rockets. Though they defended stable families and conventional mores, no generation in the history of polling got along worse with its own children. They were greatly invested in civic life, and focused more on actions and behavior than on values and beliefs. Their unprecedented grip on the presidency (1961 through 1992) began with the New Frontier, the Great Society, and Model Cities, but encompassed Vietnam, Watergate, Iran-contra, and budget deficits. As “senior citizens” (a term popularized to describe them), the GIs safeguarded their “entitlements” but had little influence over culture and values. Early in this century they were honored with memorials, films, and books. Roughly half of those still alive are in dependent care.

The Silent Generation (born 1925–1942, now age 65–82) grew up as the seen-but-not-heard Little Rascals and Shirley Temples of the Great Depression and World War II. Its members came of age just too late to be war heroes and just too early to be youthful free spirits. Instead they became, like James Dean, “rebels without a cause,” part of a “lonely crowd” of risk-averse technicians in an era in which early marriage, the invisible handshake, and climbing the career ladder seemed to guarantee success. As gray-flannel conformists, they accepted the institutional civic life and conventional culture of the GIs until the mid-1960s, when they stopped taking their cues from those higher up on the age ladder and started looking down—following Bob Dylan’s lead (“I was so much older then, I’m younger than that now”). They became America’s leading civil-rights activists, rock and rollers, antiwar leaders, feminists, public-interest lawyers, and mentors for young firebrands. They were America’s moms and dads during the divorce epidemic. They rose to political power after Watergate, their congresional behavior characterized by a push toward institutional complexity and a vast expansion of the legal process. To date they are the first generation never to elect a U.S. president or to appoint a chief justice of the Supreme Court. As elders, they have focused on discussion, inclusion, and process (as with the Iraq Study Group’s list of 79 recommendations) but not on decisive action. Benefiting more than other generations have or will from ample late-in-life payouts (defined-benefit pensions, retiree health care, golden parachutes), they have entered retirement with a hip lifestyle and unprecedented affluence.

The Boom Generation (born 1943–1960, now age 47–64) began as feed-on-demand Dr. Spock babies. They were the indulged products of postwar optimism, Tomorrowland rationalism, and a Father Knows Best family order. Though community spirit was strong during their youth, the older generations were determined to raise young people who would never follow a Hitler, a Stalin, or a Big Brother. Coming of age, Boomers loudly proclaimed their scorn for the secular blueprints of their parents— institutions, civic participation, and team playing—while seeking inner life, self-perfection, and deeper meaning. The notion of a melting pot, the full-time mom, the suburbs and big auto at home, and the troops and domino theory abroad all came under their withering criticism. During the Boomers’ youth, crime rates, substance abuse, and sexual risk taking all surged while academic achievement and SAT scores fell. The consciousness revolution climaxed with Vietnam War protests, the Summer of Love (1967), the Democratic convention in Chicago (1968),
America as a Sequence of Generations

A generation encompasses a series of consecutive birth years spanning roughly the length of time needed to become an adult; its members share a location in history and, as a consequence, exhibit distinct beliefs and behavior patterns. Nineteen generations have lived on American soil since the Puritans came to New England; the twentieth is just now arriving.

<table>
<thead>
<tr>
<th>GENERATION</th>
<th>Birth years</th>
<th>Famous member (man)</th>
<th>Famous member (woman)</th>
<th>Era in which members came of age</th>
<th>Archetype</th>
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<tbody>
<tr>
<td>Puritan</td>
<td>1688–1617</td>
<td>John Winthrop</td>
<td>Anne Hutchinson</td>
<td>Puritan Awakening</td>
<td>Prophet</td>
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<tr>
<td>Cavalier</td>
<td>1618–1647</td>
<td>Nathaniel Bacon</td>
<td>Bridget Bishop</td>
<td>–</td>
<td>Nomad</td>
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<tr>
<td>Glorious</td>
<td>1648–1673</td>
<td>Robert “King” Carter</td>
<td>Hannah Dustin</td>
<td>Glorious Revolution Crisis</td>
<td>Hero</td>
</tr>
<tr>
<td>Enlightenment</td>
<td>1674–1700</td>
<td>Cadwallader Colden</td>
<td>Mary Musgrove</td>
<td>–</td>
<td>Artist</td>
</tr>
<tr>
<td>Awakening</td>
<td>1701–1723</td>
<td>Jonathan Edwards</td>
<td>Eliza Lucas Pinckney</td>
<td>Great Awakening</td>
<td>Prophet</td>
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<tr>
<td>Liberty</td>
<td>1724–1741</td>
<td>George Washington</td>
<td>Mercy Warren</td>
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<td>Nomad</td>
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<tr>
<td>Republican</td>
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<td>Thomas Jefferson</td>
<td>“Molly Pitcher”</td>
<td>American Revolution Crisis</td>
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<tr>
<td>Compromise</td>
<td>1797–1791</td>
<td>Andrew Jackson</td>
<td>Dolley Madison</td>
<td>–</td>
<td>Artist</td>
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<tr>
<td>Transcendental</td>
<td>1792–1821</td>
<td>Abraham Lincoln</td>
<td>Elizabeth Cady Stanton</td>
<td>Transcendental Awakening</td>
<td>Prophet</td>
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<tr>
<td>Gilded</td>
<td>1822–1842</td>
<td>Ulysses S. Grant</td>
<td>Louisa May Alcott</td>
<td>Civil War Crisis</td>
<td>Nomad</td>
</tr>
<tr>
<td>Progressive</td>
<td>1843–1869</td>
<td>Woodrow Wilson</td>
<td>Mary Cassett</td>
<td>–</td>
<td>Artist</td>
</tr>
<tr>
<td>Missionary</td>
<td>1860–1882</td>
<td>Franklin D. Roosevelt</td>
<td>Emma Goldman</td>
<td>Third Great Awakening</td>
<td>Prophet</td>
</tr>
<tr>
<td>Lost</td>
<td>1883–1900</td>
<td>Harry Truman</td>
<td>Dorothy Packer</td>
<td>–</td>
<td>Nomad</td>
</tr>
<tr>
<td>GI</td>
<td>1901–1924</td>
<td>John F. Kennedy</td>
<td>Katherine Hepburn</td>
<td>Depression–WW II Crisis</td>
<td>Hero</td>
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<tr>
<td>Silent</td>
<td>1925–1942</td>
<td>Martin Luther King, Jr.</td>
<td>Nancy Pelosi</td>
<td>–</td>
<td>Artist</td>
</tr>
<tr>
<td>Boom</td>
<td>1943–1960</td>
<td>George W. Bush</td>
<td>Hillary Clinton</td>
<td>Consciousness Revolution</td>
<td>Prophet</td>
</tr>
<tr>
<td>Homeland</td>
<td>2006–2026?</td>
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* The absence of a hero archetype during the mid-1800s is the one exception we have observed in a cycle that extends back through American and Anglo-American history to the Renaissance. Exceptions like this, which we suspect may be more frequent in other modern societies (from Europe to China), demonstrate that the course of history is never predetermined. In The Fourth Turning we speculate on why the cycle sometimes misses a beat. In the U.S. case, the timing and extreme severity of the Civil War apparently prevented the Progressive Generation from assuming an expanded civic role. Public institutions remained mostly in the hands of the Gilded Generation until nearly the end of the century.
corporate loyalty, with three in five saying in jobs they prefer free agency over cor-
families that they missed in childhood. have begun to construct the strong
the young. Over the next decade crime
pointed to greater risk taking among
mood. Surveys (and pop culture)
and military careers had marked a new
workplace before child care was widely
many endured a latchkey
divorce, and an R-rated popular cul-
were literally demons or throwaway
by the sexual revolution, the rise in
family, as the adult world was rocked
survivalists. Xers learned early on to
hop, and a surging interest in business
with their mothers entering the
yuppie individualists in an era of de-
and hardening pragmatism in their
moralistic midlifers, and emerge as wise
prophets grow up as increasingly
fertility rate rebounded, following the
baby bust of Generation X, and sur-
veys showed a climb in the percentage
of children who were “wanted.” Child
abuse and child safety were hot topics
through the 1980s, while books preaching
family values became best sellers. By
the mid-1990s politicians were defining
adult issues (from tax cuts to Internet access) in terms of their effects on
children. Educators spoke of standards,
cooparative learning, and “no child left
behind.” Millennials as a generation
have seen steady decreases in high-
risk behaviors. As the oldest of them
graduate into the workplace, record
numbers are gravitating toward large
institutions and government agencies,
seeking team work, protection against
risk, and solid work–life balance. Their
culture is becoming less edgy, with
a new focus on upbeat messages and
big brands, and more conventional,
with a resurgence of oldies and remarkes.
Their close relationships with their par-
ents and extended families are carrying
over into their young adult lives.
The Homeland Generation (born roughly
2005–2025) is now beginning to
arrive in America’s nurseries. Gen
Xers are adopting a highly protective
style of nurturing this generation, but
half of its babies will have Millennial
parents. It is still too early to set their
first birth year, which will become clear
in time.

Prophet, Nomad, Hero, Artist
Society undergoes change in large part
because the generations within it wax
and wane, arrive and depart. But shifts
also occur because, as even the snap-
shot descriptions above make clear,
the people who compose a generation
change as they age. To predict how any
given generation will mature, we can
look at the experiences of previous
generations born under similar circum-
stances. In particular, it’s useful to con-
sider generations with comparable “age
locations” relative to key eras. (See the
exhibit “The Generational Diagonal.”)
It matters very much to the makeup
of a generation whether it comes of
date during or after a period of national
crisis, or during or after a period of
cultural renewal or awakening. We like
to label these four major kinds of genera-
tions with the shorthand of archetypes:
prophet, nomad, hero, and artist. The
generations of each archetype share
not only a similar age location in his-
tory, but also similar attitudes toward
family, culture and values, risk, and
civic engagement. As each archetype
ages, its persona undergoes profound
and characteristic changes.

Prophet generations are born af-
ter a great war or other crisis, during
a time of rejuvenated community life
and consensus around a new societal
order. Prophets grow up as increasingly
indulged children, come of age as the
narcissistic young crusaders of a spiri-
tual awakening, cultivate principles as
moralistic midifiers, and emerge as wise
elders guiding another historical crisis.
Because of their location in history,
such generations tend to be remem-
bered for their coming-of-age passion
and their principled elder stewardship.
Their primary endowments relate to
vision, values, and religion.
The Generational Diagonal

Generations are formed by the way historical events and moods shape their members’ lives—and by the fact that these events and moods affect people very differently depending on the phase of life they occupy at the time. Consider the era of the Great Depression and World War II. For the children of that time (the Silent Generation), its economic and geopolitical crises led to tight adult protection. For young adults (GIs), they meant challenge, teamwork, trial, and sacrifice. For those in midlife (Lost), they imposed a new sense of responsibility and a need for practical leadership. For elders (Missionaries), they offered an opportunity to champion long-held visions and establish a legacy.

This is the “generational diagonal.” Chart each phase of life along one axis and each historical era along the other. Track each generation’s mind-set and behaviors across these phases and eras. What you get is a panoramic view of an evolving societal mood. As one era fades into the next, you can see how and why that mood changes. It’s a simple matter of generational aging.

The generational diagonal can help provide new answers to historical questions, such as why the Great Awakening and the American Revolution happened when they did, and why the Gilded Era followed the Civil War. It can also explain why SAT scores fell through the 1970s, and why attitudes toward having and raising children became much more positive in the early 1980s. Perhaps most important, it provides a powerful tool for predicting what to expect from each phase of life—and from society as a whole—in the decades to come.
Artists grow up as overprotected children, come of age as the alienated young adults of a post-awakening world, mellow into pragmatic midlife leaders during a crisis, and age into tough post-crisis elders. Because of their location in history, such generations tend to be remembered for their rising-adult years of hell-raising and their midlife years of get-it-done leadership. Their primary endowments relate to community, affluence, and technology.

Hero generations are born after a spiritual awakening, during a time of individual pragmatism, self-reliance, laisser-faire, and national (or sectional or ethnic) chauvinism. Heroes grow up as increasingly protected children, come of age as the valiant young team workers of a crisis, demonstrate hubristic post-awakening elders. Because of their location in history, such generations tend to be remembered for their quiet years of rising adulthood and their midlife years of flexible, consensus-building leadership. Their primary endowments relate to pluralism, expertise, and due process.

We’ve said that historical events and circumstances shape generations. It seems clear that the reverse is also true, giving rise to a rhythm in history itself. Our four archetypes have recurred in the same order, with only one exception, throughout American history, and we have observed this general pattern in many other societies around the world as well. What may at first seem to be amazing coincidence turns out to be simply the reaction of each generation to what it perceives as the excesses of its elders. Thus Boomers in middle age (a prophet generation, focused on values, individualism, and inner life) have been raising Millennial children (a hero generation, focused on actions, community, and institutional life). Archetypes create opposing archetypes. In other words, your generation isn’t like the generation that shaped you. It’s like the generation that shaped the generation that shaped you.

What does all this mean about the customers and employees who are the lifeblood of your business? Let’s take a close look at the aging of the four generations of Americans whose presence will still be vital 20 years from now. The last of the GIs will have passed on, and the Silents will have entered late elderhood, with its increasing dependence and disengagement from public life. It will be Boomers, Gen Xers, Millennials, and Homelanders who play the central roles in shaping tomorrow’s social mood.

Deep into old age, Boomers will take pride in continuing to dominate America’s culture, religion, and values. Experiencing a physical decline, they will elevate the soul over the body.

Nomad generations are born during a cultural renewal, a time of social ideals and spiritual agendas, when youth-fired attacks break out against the established institutional order. They grow up as underprotected children, come of age as the alienated young adults of a post-awakening world, mellow into pragmatic midlife leaders during a crisis, and age into tough post-crisis elders. Because of their location in history, such generations tend to be remembered for their quiet years of rising adulthood and their midlife years of flexible, consensus-building leadership. Their primary endowments relate to community, affluence, and technology.

Deep into old age, Boomers will take pride in continuing to dominate America’s culture, religion, and values. Experiencing a physical decline, they will elevate the soul over the body. Graying feminists, environmentalists, humanists, and evangelicals will impart a new passion to old enthusiasms as they rail against shopping malls, globalization, bureaucracies, pop culture, and all the other false idols of the modern world. Many Boomers, after disengaging from the world of work, will become religious or ideological missionaries. Elder priests, ministers, rabbis, and imams will sharpen their sermonizing about good and evil and demand that civic ritual be infused with a sense of the sacred. As Gen Xers increasingly take over cultural institutions, Boomers’ resistance to the Gen X lifestyle will become more pronounced. Convinced that their own cultural values are superior, they will focus on shaping the outlook of
Millennials. They will try to impress younger Americans more by who they are than by what they do—more by their passions than by their accomplishments. They will remain dominant consumers of culture—theater, art galleries, even rock concerts—though much of their Woodstock and Earth Day message will sound remote and preachy to younger generations. “Cultural tourism” and wilderness outings will gray with Boomers, as they continue to overnight at monasteries, visit wineries, explore biodiverse beaches, and gaze on pristine mountains.

Elder Boomers will seek products, services, and living environments that express their convictions. Some will eschew high-tech medicine in favor of holistic self-care, natural foods, and mind-body healing techniques. As the oldest of them reach the age where they need more medical care, some hospitals are opening wings that feature natural foods, alternative medicine, and spiritual counseling. However frail they may become, Boomers will want to be in control of their surroundings. The “retirement” will acquire negative connotations of indolence and mindless consumption. The new goal for “serious” elders will be not to retire but to replenish or reflect—if not simply to keep working.

By forging an antiretirement ethic, Boomers will in part be making a virtue out of necessity: This generation (especially its later-born members) has experienced a much slower growth in income than the Silent, and today faces an insurmountable lag in average household net worth. Boomers have neither saved as much nor been as well insured by their employers—and they expect that public programs like Social Security and Medicare will be cut owing to the size of their generation. But later retirement will also reflect the Boomer mind-set. Even affluent Boomers may pursue new careers late in life, often in high-prestige but low-paying (or unpaid) emeritus positions. Rather than aging as institutional fixtures, elder Boomers will try to become consultants and independent contractors, working remotely to maintain a self-sufficient lifestyle. To younger generations in the workplace, old Boomers will appear highly eccentric. Their prized otherworldliness will strike younger workers as incompetence, and what they see as ethical perfectionism will sometimes look to the young like hypocrisy. However much the rising generations may respect Boomers for their vision and values, they may also dismiss them as insufficiently plugged in.

**Houses, cars, and computers will be produced for and advertised to individual consumers.** Older generations will look back wistfully to a time when products (and jobs) came in standard shapes and sizes.

Gi-era surge in planned-care communities, already slowing among Silent retirees, will be thrown into reverse. Unlike elderly GIs, who sought out tight peer communities far from their families (such as Sun City, Arizona), elderly Boomers will avoid large-scale preplanned communities and keep their families around them. Experts have already identified “naturally occurring retirement communities,” where Boomers are simply aging in place.

**In the workplace and the economy.** As Boomers reach the traditional retirement age, many will remain involved in the working world. The very word "retirement" will acquire negative connotations of indolence and mindless consumption. The new goal for “serious” elders will be not to retire but to replenish or reflect—if not simply to keep working.

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Retiring Boomers will experience not only a disappointing growth in wealth, on average, but also a widening inequality in its distribution. When they were growing up, the range of household incomes was relatively narrow, but during their adulthood it has broadened substantially under the rubrics of individuality, markets, and choice. In old age Boomers will argue heatedly over this trend. The market for high-end goods and services will remain strong (this generation includes an unprecedented number of centimillionaires), but the middle and low-end markets will suffer.

**In the community and politics.** Elder Boomers will be closer physically, financially, and attitudinally to their grown children than their own parents were to them. Many aging Boomers will remain at the head of multigenerational households. They will urge young people to serve community ahead of self—shaping the young to be quite unlike themselves. Having spread a vocabulary of self-esteem and self-love throughout today’s schools and media, some Boomers will criticize young people for repeating it back to them.

Many elder Boomers will be frustrated as they lose influence in politics, unsure whether their Gen X successors are up to the task. They will not, however, think of themselves as “senior citizens” or clinging to political power deep into their old age. Social Security was a generational bond for GIs and a play-by-the-rules annuity for Silents. To maintain the same level of dependence on the young, Boomers would have to wage political war on their Millennial children—something they will not do. (Nor could they win if they did.) As they become increasingly less able to turn fiscal benefits in their direction, the “Money can’t buy me love” generation will once again focus its energy on culture and values.

**The Midlife of Generation Xers**

Gen Xers will retain their reputation for alienation and disaffection as they enter their fifties—meaning that the midlife age bracket of American society will no longer be associated with moral authority but, rather, with toughness, grittiness, and practicality. More
than people of other generations, Gen Xers will deflect a generational identity, thinking of themselves as not Boomers and not Millennials rather than as Generation X.

Having had so many choices and taken so many risks in their youth, they will feel like Generation Exhausted. For their Silent parents, a midlife crisis meant breaking out of early conformity and taking more risks with marriage and career. But Xers entering midlife will veer in the opposite direction, searching for greater security in their families and jobs and for a steady anchor in their communities.

Many will continue to flock to Survivor-style self-testing and Texas Hold 'Em-style risk-taking, but such pursuits will seem less fresh to other generations, and even to Gen Xers themselves. The high-stakes gambles many of them took with their stray cash as young adults (in lotteries, casinos, stock options, and derivative markets) will increasingly be stigmatized in the eyes of younger people. As the Gen X pop culture elite loses influence, celebrities who persist in its ways will be chastised by wholesome Millennial youths.

As they fill the ranks of midlife consumers, Gen Xers will continue to evaluate products in terms of their efficiency, convenience, and mass customization. Houses, cars, and computers will be produced for and advertised to individual consumers. Older generations will look back wistfully to a time when products (and jobs) came in standard shapes and sizes.

**In the workplace and the economy.**

In a Gen X-dominated economy there will be no shelter from the gale winds of the open marketplace. The results will be both positive and negative, for this generation and for others.

As business leaders, Gen Xers will be more effective at pushing efficiency and innovation than any other generation in memory. Their market orientation, which has already produced remarkable productivity gains, will reach maximum impact as they enter midlife. Even as mature workers, Gen Xers will want to be free agents - negotiating their own deals, seeking incentives ranging from commissions to options, and switching employers at a moment's notice. Some of them will be running large corporations as hired guns. Others, after years of gigs and assignments, will at last realize they will never have a "career."

Top Xer managers will excel at making quick decisions, streamlining the middle ranks, and downsizing bureaucracy. Top Xer executives, now key players in decentralized flat organizations, will take creative risks and exploit opportunities on their own. As consumers and parents on the demand side and entrepreneurs and CEOs on the supply side, Xers will seek new ways of removing professional middlemen (lawyers, accountants, brokers, advisers) from business transactions. Those along the chain who don't add essential value may be squeezed out. Sectors that are currently sheltered from market forces - such as agriculture, health care, education, and public works - may find their long-held positions under attack.

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Top Xer managers will excel at making quick decisions, streamlining the middle ranks, and downsizing bureaucracy. Top Xer executives, now key players in decentralized flat organizations, will take creative risks and exploit opportunities on their own. As consumers and parents on the demand side and entrepreneurs and CEOs on the supply side, Xers will seek new ways of removing professional middlemen (lawyers, accountants, brokers, advisers) from business transactions. Those along the chain who don't add essential value may be squeezed out. Sectors that are currently sheltered from market forces - such as agriculture, health care, education, and public works - may find their long-held positions under attack.

Mature Gen X entrepreneurs will probe every corner of the marketplace in search of unrealized gain, as they did in their youth. Companies will be created, dissolved, or reorganized overnight. But in personal finances this generation will fare even worse than Boomers did in the 1990s. Many Gen Xers will find their incomes disappointing, their fringe benefits pared down, and their public safety nets fraying. A few will be wildly successful; a larger number will be poor or near poor; most will be doing all right but losing ground. While the media (as ever) will be saturated with tales of wealthy celebrities, middle-aged workers will generally be seen as modest-wage job hoppers who retain the flexibility to change life directions in a snap. Throughout the economy they will be doing the jobs that others don't want to do.

**In the community and politics.** Gen Xers in midlife will set about fortifying their social environment. As many of them confront financial difficulties, they will take pride in their ability to "have a life" and to wall off their families from economic turmoil. Their divorce rate will be well below that of Boomers and Silents at the same age. They will be extremely protective of their offspring; large numbers will spend hard-earned money and may relocate to ensure the quality of their children's schools and the safety of their daily lives. As their children reach college age, Gen Xers will apply to every facet of higher education the same no-child-left-behind attitude they applied to K–12 education.

Their aversion to large-scale institutional politics may gradually subside as Gen Xers enter midlife. In every age bracket they have entered thus far, voter participation rates have fallen to historical lows. This has given their generation a libertarian flavor - they are more oriented toward ownership and personal connections and less likely to trust bureaucracies. They have far less representation in Congress or as state governors than any prior U.S. generation at the same age.

This could change, however - not, perhaps, in the number who vote or run for public office but in the importance of leaders who do step forward. History contains several examples of a nomad generation that rapidly rises to power
and displaces an older generation of prophets. These have resulted less from patient party politics than from the sudden emergence of a charismatic individual. Such leaders will bring an idiosyncratic style to public life. Barack Obama (born 1961) is waging an explicitly anti-Boomer campaign that will set the tone for future Gen X forays into leadership on the national level.

Gen X political leaders will seek pragmatic, no-nonsense solutions and will argue far less than Boomers ever did. Having grown up in a time when walls were being torn down, families dissolved, and loyalties discarded, they will focus on reconstructing the social frameworks that produce civic order. They will waste no time on the obviously insoluble and won't fuss over the merely annoying. To them, the outcome will matter more than the method, money, or rhetoric used to get there.

The Young Adulthood of Millennials

Millennials will prove false the assumption (prompted by the experience of Boomers and Xers) that each generation of young adults is more alienated and risk prone than the one before. Many Millennials will want to correct for the impracticality of Boomers and the indiscipline of Gen Xers. Many elders will be pleased with how these young people are doing, while others may misinterpret their confidence as self-centeredness. As they move through their twenties, Millennials will already be accustomed to meeting and beating adult expectations. They will revive the ideal of the common man, whose virtue is defined less by self than by a collegial center of gravity.

Millennials will develop community norms based on rules, standards, and personal responsibility; every arena will become more mannerly, structured, and civic-minded. In college they will lean less toward countercultural dissent and more toward the “rah-rah” aspect of campus life; school colors will become an important badge of belonging. In religion Millennials will favor friendly rituals and community building over personal spirituality. Even in their thirties they will remain much closer to their parents (living nearer to them and relying more on their advice) than Boomers and Gen Xers were at the same age. Companies that today “comarket” their products to teens and their parents will now broaden their efforts to reach the entire extended family.

Millennials will gravi tate toward big brands. Likewise, their pop culture will be bland, mainstream, and friendly (while seeming derivative to older generations). Young film stars will be linked with positive themes, will display more modesty in sex and language, and will bring new civic purpose to screen violence. As in Disney’s High School Musical, stories and songs will be upbeat and team-oriented but lacking in depth. Sports players will be more coachable, more loyal to teams and fans, and less inclined toward taunting. Celebrities will win praise as good role models.

Millennials will carve out fresh concepts of public cyberspace and use information to empower groups rather than individuals. As the first generation to grow up with mobile digital technology, Millennials expect nonstop interaction with their peers in forms that would have been unimaginable to prior generations of young adults. They will develop new standards for social networking, identifying a clear range of acceptable online attitudes and behaviors.

In the workplace and the economy, Millennials will face tough challenges as they enter the workplace. They are saddled with far larger student loans (in real dollars) than any earlier generation. Housing costs have skyrocketed in many urban areas, while entry-level pay in most occupations remains unchanged. The vagaries of a globalizing labor market and jobs without benefits or security will come as a shock to members of this sheltered generation, many of whom expected that all their careful preparation would guarantee them a comfortable future. A wedge will separate those whose families can help them start out in life from those whose families cannot. Most of the latter will find it difficult to begin careers in public service, teaching, or the arts. The issues of economic class and privilege will loom large for young Millennials—partially displacing the concerns about gender, race, and ethnicity that preoccupied young Boomers and Xers.

Millennials will be more confident, trusting, and teachable in the workplace than their Boomer and Gen X colleagues. They will also be viewed as more pampered, risk averse, and dependent. Many employers are already complaining about their need for constant feedback and their weakness in basic job skills such as punctuality and proper dress—though most employers who manage large numbers of them agree that they can perform superbly when given clear goals and allowed to work in groups. Millennials will have more of a knack for cooperation and organization than for out-of-the-box initiative. They will tend to treat coworkers as partners rather than rivals.

Businesses will respond to the surge of Millennials in the workplace by building a more ordered work environment with clearer lines of authority and supervision and a greater number of team projects. Nonmonetary benefits will increase as young workers put a higher

If Boomer- and Xer-led businesses adjust to the Millennial work style, economic productivity could surge even as job turnover declines. If they do not, they should brace for opposition.
premium on job security; employers will find it easier to cultivate loyalty in a generation with unusually long time horizons. As they seek balance between their work lives and their private lives, Millennials will try to get their careers off to a “perfect” start. Many will decide against the high-risk paths to advancement (on which years of hard work can go unrewarded) frequently offered by corporate and professional employers.

If Boomer- and Xer-led businesses adjust to the Millennial work style, economic productivity could surge even as job turnover declines. If they do not, they should brace for opposition. If young workers perceive that they are being treated unfairly, they will demonstrate their talent for organizing—and may even revitalize the union movement. Unlike young Gen Xers, who typically quit and move on when they have a workplace problem, Millennials are used to staying put and waiting until someone in charge solves the problem.

In the community and politics. Millennials’ close family relationships will continue as they move into young adulthood. They will have a much tighter personal, social, and economic interdependence with their parents than prior generations had. And they will seek to create stable and long-lasting families as they begin having their own children.

Millennials will use their digital empowerment to build and maintain close peer bonds. New parents will create online support groups and cover personal Web pages with pictures of their children. Virtual communities will serve the needs of young adults, from finding jobs to buying houses to babysitting to pursuing hobbies. First-wave Millennials already depend on online communities such as Craigslist and Freecycle to help them set up their lives after college.

As more of them reach voting age, Millennials will become a political powerhouse. They will see politics as a tool for turning collegial purpose into civic progress. Young adult voters will confound the pundits with huge turnouts, massing to support favored candidates—especially elders who can translate spiritual resolve into public authority. They will reject what they perceive as the selfishness of the national politics they witnessed as children. When they encounter leaders who cling to those old ways, they will work to defeat them. Their stand on the issues is likely to cut across conventional labels. In their willingness to use government aggressively to protect the community, strengthen the middle class, and reduce economic risk, they will seem liberal. Yet in their conventional life goals, respect for rules, and patriotism, they will seem conservative.

Just as the political agenda of the 1990s centered on children, the political agenda of the 2010s and 2020s will center on young adults. With the allegiance of youth more readily available to politicians, younger voters may power a national party to victory for the first time since the 1930s. Some elders will fear the rise of a generation they perceive as capable but naive, more interested in large-scale public action than in personal privacy or liberty.

The Childhood of Homelanders
As parents, as legislators, and as media producers, Gen Xers will substantially shape the Homeland Generation. Already gaining a reputation as extremely protective parents, these Xer stay-at-home dads and security moms will want to protect their children from the Dazed and Confused childhood they themselves experienced during the consciousness revolution. The rules created for Millennials, no longer controversial, will become customary. Homelanders will be tracked by mobile digital technology, screened by psychological software, and surveilled by entertainment controls that limit their access to anything inappropriate. Older Americans will regard them as well-behaved and diligent—yet also as innocent, risk averse, and emotionally fragile.

The Cycle Continues
If you are a marketer planning the next generation of consumer products or services, or an architect thinking about the design of buildings that will serve workers for decades, or a manager in
any area of business that must foresee changing attitudes in the broader population, the availability of a strong predictive model is tremendously important. Can you be confident that the coming decades will produce the changes we’ve described? Is the generational perspective the right one to support long-term decision making?

With every passing year we become more confident that it is. In the late 1980s, when we formulated our theory, first-wave Millennials were still very young children, and crime, teen pregnancy, and substance abuse had reached alarming levels among Gen Xers. Experts in teen behavior were predicting a continued rise in negative behaviors as the Millennials entered their teen years. But, looking back at the youthful behavior of earlier hero generations with similar locations in history (such as the GIs), we predicted declines in those behaviors across the board. Sure enough, in 2000, when the first Millennials graduated from high school, news stories about improving teen behavior began to appear.

Today, as ever, forecasters make the faulty assumption that the future will be a straight-line extrapolation from the recent past. They predict that the next set of people in each phase of life will behave like a more extreme version of the current set. In truth, social change is nonlinear—but it is not chaotic. An understanding of generational archetypes allows us to predict much about the decades ahead.

Over the next 20 years each of today’s generations will enter its next phase of life. In doing so, each will transform that phase in ways that echo through our history. This is how history repeats and society progresses. Each new young generation fills a role being vacated by an older generation, a role that now feels fresh, functional, desirable, and even necessary for society’s well-being.

Boomers will transform old age as champions of values. They will urge the nation to act decisively on those values—even if doing so requires civic risk and sacrifice. Generation X will transform midlife as practical problem-solvers. Gen X traits criticized for decades—survivalism, pragmatism, realism—will be recognized as vital national resources. Millennials will transform young adulthood as America’s new junior citizens, deeply engaged in civic life. They will revitalize community and public purpose, filling the role being vacated by senior-citizen GIs.

History suggests that with the generations so aligned, the risk of a major crisis (whether geopolitical, military, economic, or environmental) will be great—but so, too, will be the opportunity to fix national or even global problems that today seem beyond solution. In business as in government, family life, and other areas, the people who succeed in navigating this future will be those who understand how history creates generations, and generations create history.